

Department for Work and Pensions

Research Report No 737

Aspirations for later life

Alun Humphrey, Lucy Lee and Rosie Green

A report of research carried out by the National Centre for Social Research on behalf of the Department for Work and Pensions

© Crown copyright 2011.

You may re-use this information (not including logos) free of charge in any format or medium, under the terms of the Open Government Licence.

To view this licence, visit <http://www.nationalarchives.gov.uk/doc/open-government-licence/> or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: psi@nationalarchives.gsi.gov.uk.

This document/publication is also available on our website at:
<http://research.dwp.gov.uk/asd/asd5/rrs-index.asp>

Any enquiries regarding this document/publication should be sent to us at:
Department for Work and Pensions, Commercial Support and Knowledge Management Team,
Upper Ground Floor, Steel City House, West Street, Sheffield S1 2GQ

First published 2011.

ISBN 978 1 84712 971 0

Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other Government Department.

Contents

Acknowledgements.....	ix
The Authors.....	x
Summary.....	1
1 Introduction.....	5
1.1 Background and objectives.....	5
1.2 Policy and research context.....	5
1.3 Methodology.....	7
1.3.1 <i>Questionnaire</i>	7
1.3.2 <i>Fieldwork</i>	7
1.3.3 <i>Data analysis</i>	8
2 Characteristics of the sample and perceptions of later life.....	9
2.1 Introduction.....	9
2.2 Key findings.....	9
2.3 Demographic characteristics of sample.....	9
2.4 Perceptions of later life.....	11
2.5 Life expectancy.....	14
2.6 Motivations.....	15
3 Expectations and planning for later life.....	18
3.1 Introduction.....	18
3.2 Key findings.....	18
3.3 Aspirations for later life.....	19
3.3.1 <i>Hopes and ambitions</i>	19
3.3.2 <i>No hopes or ambitions for later life</i>	24
3.4 Planning for later life.....	27
4 Activities in later life.....	31
4.1 Introduction.....	31
4.2 Key findings.....	31
4.3 Volunteering.....	31

4.3.1	<i>Interest in volunteering</i>	31
4.3.2	<i>Lack of interest in volunteering</i>	37
4.4	Education.....	39
4.4.1	<i>Interest in learning and training</i>	39
4.4.2	<i>Lack of interest in learning or training</i>	41
4.4.3	<i>Interest in changing career</i>	42
4.5	Leisure and culture	44
4.5.1	<i>Interest in leisure and culture</i>	44
4.5.2	<i>Lack of interest in leisure and culture</i>	47
4.6	Caring	47
5	Health and independence	50
5.1	Introduction.....	50
5.2	Key findings.....	50
5.3	General health.....	51
5.3.1	<i>Self-reported health</i>	51
5.3.2	<i>Long-standing disability</i>	52
5.4	Activities to maintain health.....	53
5.4.1	<i>What respondents are doing to maintain health</i>	53
5.4.2	<i>Number of health-maintaining behaviours engaged in</i>	57
5.4.3	<i>Reasons for not doing anything to maintain health</i>	60
5.5	Activities to maintain independence	61
5.5.1	<i>Number of independence-maintaining activities engaged in</i>	66
5.5.2	<i>Reasons for not doing anything to maintain independence</i>	70
5.6	Health, independence and aspirations.....	71
6	Community and social inclusion	72
6.1	Introduction.....	72
6.2	Key findings.....	72
6.3	Social isolation	73
6.3.1	<i>How often respondents feel isolated</i>	73
6.3.2	<i>Reasons for feeling isolated</i>	78
6.3.3	<i>Reasons for not feeling isolated</i>	79

6.4	Community	81
6.4.1	<i>Whether their neighbourhood is a good one to grow old in</i>	81
6.4.2	<i>Reasons why their neighbourhood is a good one to grow old in</i>	84
6.4.3	<i>Reasons why their neighbourhood is not a good one to grow old in</i>	85
7	Conclusions.....	87
Appendix A	National Centre for Social Research Omnibus survey methodology	89

List of tables

Table 2.1	Demographics of sample	10
Table 2.2	Mean age at which respondents think later life begins, by age expect to live to	14
Table 2.3	Percentage of respondents expressing what is important now	16
Table 3.1	Hopes or ambitions for life aged 60 onwards	19
Table 3.2	Whether have hopes or ambitions, by respondent characteristics.....	21
Table 3.3	What would like to be doing when aged 60 onwards.....	22
Table 3.4	Factors most important to respondents when aged 60 onwards.....	24
Table 3.5	Reasons for not having plans for when aged 60 onwards	25
Table 3.6	When might start thinking about life aged 60 onwards.....	27
Table 3.7	What have done or are doing to achieve hopes or ambitions.....	28
Table 4.1	Interest in volunteering when aged 60 onwards	32
Table 4.2	Factors enabling volunteering	35
Table 4.3	Percentage of respondents expressing reasons why not interested in volunteering when aged 60 onwards	37
Table 4.4	Things that would encourage respondents to volunteer	38
Table 4.5	Interest in training or learning when aged 60 onwards	39
Table 4.6	Percentage of respondents not interested in learning or acquiring new skills when aged 60 onwards.....	42
Table 4.7	Percentage of respondents (aged 45 to 64) interested in training for a career change when aged 60 onwards, by employment status	43
Table 4.8	Percentage of respondents interested in leisure activities or hobbies when aged 60 onwards, by gender	44
Table 4.9	Percentage of respondents that have no interest in leisure activities or hobbies when aged 60 onwards	47
Table 5.1	Whether have a long-standing limiting disability	52
Table 5.2	Types of behaviour respondents do to maintain their long-term health.....	54
Table 5.3	Activities currently undertaken to maintain independence.....	61

Table 5.4	What respondents are planning on doing to maintain independence	62
Table 5.5	Reasons for not doing anything to maintain long-term independence.....	71
Table 5.6	Whether have hopes or ambitions for later life, by whether are undertaking activities to maintain health and independence.....	71
Table 6.1	How often respondents feel isolated or that they do not have enough contact with other people	73
Table 6.2	Reasons for feeling isolated	79
Table 6.3	Reasons for rarely or never feeling isolated.....	80
Table 6.4	Whether their neighbourhood is a good one to grow old in.....	81
Table 6.5	Reasons for feeling that their neighbourhood is a good place to grow old.....	85
Table 6.6	Reasons for feeling that their neighbourhood is not a good place to grow old.....	86
Table A.1	Response rate for Omnibus (Quarters 2 and 3 2010).....	91
Table A.2	Estimated mid-year 2009 household population size by GOR	93
Table A.3	Estimated mid-year 2009 household population size by age and sex.....	94
Table C.1	Logistic regression model of whether have aspirations for later life.....	140
Table C.2	Logistic regression model of interest in formal volunteering.....	141
Table C.3	Logistic regression model of interest in informal volunteering	142
Table C.4	Logistic regression model of interest in training for career change	142
Table C.5	Linear regression model of number of health maintaining behaviours.....	143

List of figures

Figure 2.1	Percentage of respondents indicating the life stage they belong to, by age group	12
Figure 2.2	Mean age at which respondents think later life begins, by age group and gender.....	13
Figure 2.3	Mean self-predicted life expectancy (years), by age and gender.....	15
Figure 2.4	Percentage of respondents expressing what is most important to them now, by age group	17
Figure 3.1	Percentage of respondents with hopes or ambitions for life aged 60 onwards, by age group	20
Figure 3.2	What would like to be doing when aged 60 onwards, by age group	23
Figure 3.3	Reasons for not having plans for when aged 60 onwards, by age group	26
Figure 3.4	Percentage of respondents with plans to achieve hopes or ambitions by type of plan and age group	29

Figure 4.1	Percentage of respondents interested in different types of volunteering, by age group	33
Figure 4.2	Percentage of respondents interested in different types of volunteering, by self-reported health status	34
Figure 4.3	Factors enabling volunteering, by age group	36
Figure 4.4	Percentage of respondents interested in training or learning when aged 60 onwards, by age group.....	40
Figure 4.5	Percentage of respondents interested in training or learning when aged 60 onwards, by occupation.....	41
Figure 4.6	Percentage of respondents (aged 45 to 64) interested in training for a career change when aged 60 onwards, by age group.....	43
Figure 4.7	Percentage of respondents interested in leisure activities or hobbies when aged 60 onwards, by age group.....	46
Figure 4.8	Likelihood of having to care for family member when aged 60 onwards, by age group.....	48
Figure 4.9	Percentage of respondents who believe it is very or fairly likely they will have to care for someone when aged 60 onwards, by self-reported health status.....	49
Figure 5.1	Self-reported health status, by age group	51
Figure 5.2	Long-standing physical or mental health condition or disability, by age group	52
Figure 5.3	Self-reported health status, by long-standing disability.....	53
Figure 5.4	Types of behaviour undertaken to maintain their long-term health, by age group	55
Figure 5.5	Behaviours undertaken to maintain long-term health, by income quintile	56
Figure 5.6	Percentage of the number of behaviours undertaken to maintain long-term health	57
Figure 5.7	Number of different health-maintaining behaviours undertaken (mean), by age group.....	58
Figure 5.8	Number of different health-maintaining behaviours undertaken (mean), by self-predicted life expectancy.....	59
Figure 5.9	Numbers of different health-maintaining behaviours undertaken (mean), by motivation	60
Figure 5.10	What respondents currently do to maintain independence, by age group	63
Figure 5.11	What respondents currently do to maintain independence, by education level.....	65
Figure 5.12	Number of independence-maintaining activities engaged in.....	66
Figure 5.13	Numbers of different independence-maintaining activities engaged in, by age group	67

Figure 5.14	Numbers of different independence-maintaining activities engaged in, by self-predicted life expectancy.....	68
Figure 5.15	Numbers of different independence-maintaining activities engaged in, by motivation.....	69
Figure 5.16	Numbers of different independence-maintaining activities engaged in, by the numbers of different health-maintaining activities engaged in.....	70
Figure 6.1	How often respondents feel isolated, by age group.....	74
Figure 6.2	How often respondents feel isolated, by income quintile.....	75
Figure 6.3	How often respondents feel isolated by self-predicted life expectancy.....	76
Figure 6.4	How often respondents feel isolated, by motivations.....	77
Figure 6.5	How often respondents feel isolated, by health-maintaining behaviours.....	78
Figure 6.6	Reasons for rarely or never feeling isolated, by gender.....	80
Figure 6.7	Whether their neighbourhood is a good one to grow old in, by age group.....	82
Figure 6.8	Whether their neighbourhood is a good one to grow old in, by income quintile.....	83
Figure 6.9	Whether their neighbourhood is a good one to grow old in, by health maintaining behaviours.....	84

Acknowledgements

This research was commissioned by the Department for Work and Pensions (DWP). The survey was carried out by the National Centre for Social Research (NatCen).

The authors would like to thank Patrick Thomson and Claire Frew at DWP; and at NatCen the Operations team who were responsible for managing the fieldwork (in particular Rebecca Aldridge and Neil Barton); our programmer Sandra Beeson; our statistician Julia Hall; and all those working in our fieldforce, including interviewers who worked on this survey.

We also want to thank our respondents who gave up their time to take part in the survey.

The Authors

Rosie Green is a Senior Researcher in the Society and Social Change Group at NatCen. She is an experienced researcher and analyst, and has worked on a number of secondary analysis projects using the Longitudinal Study of Young People in England (LSYPE), the English Longitudinal Study of Ageing (ELSA) and the NatCen Omnibus survey among others.

Alun Humphrey is a Research Director in the Society and Social Change Group at NatCen where he has responsibility for the NatCen Omnibus. This mainly involves managing and implementing the design and analysis of question modules across a range of social policy areas.

Lucy Lee is a Researcher in the Society and Social Change Group at NatCen. She works primarily on the design, management and analysis of attitudinal surveys – including the annual British Social Attitudes Survey and the NatCen Omnibus survey.

Summary

Background

This research report presents new survey findings on people's aspirations for later life (that is, aged 60 onwards) in Great Britain. The survey sought to determine whether people hold aspirations for their later life and, if so, what these might be. In addition, it sought to provide an insight into what are the enablers and barriers to achieving these aspirations. Questions were asked of adults of all ages, not just those in middle and older age groups to explore when people start thinking about later life and how these attitudes change across the life cycle.

This survey was carried out as part of the National Centre for Social Research Omnibus Survey. The sample was drawn from the Postcode Address File (PAF), commonly used in general population surveys. Face-to-face interviews were carried out in summer 2010. A total of 1,867 adults aged 16 years and over took part in the survey. However, it was assumed that respondents aged 45 to 65 years (i.e. those closer to retirement) would be most likely to have aspirations for later life, and so the number of respondents in this category was boosted, to allow more detailed analysis of their answers.

The questions that were used to identify respondents' aspirations for later life focused explicitly on the period from when they were aged 60 or more. For those already aged 60 or more, these questions were framed in terms of 'the future'.

Research findings

Later life (Chapter 2)

The survey explored people's interpretation of life stages by including questions that asked respondents firstly to say at what stage of life they considered themselves to be in and secondly when they considered later adulthood or older age to begin.

Unsurprisingly, perceived life stage was closely aligned with respondents' actual age. For example, 82 per cent of those aged 65 or more said they were in 'later adulthood or old age'. It is interesting that although the majority (55 per cent) of those aged 60 to 64 years considered themselves to be in 'later adulthood or old age', a significant minority (43 per cent) considered themselves to be in 'middle adulthood'.

On average, people perceived later life to commence at the age of 58, however, this increased with respondent age. For example, those aged 60 to 64 years perceived 'later adulthood or old age' to start at 63 on average; this reduced to starting at 52 years for those in the youngest age group (16 to 34 years). Men tended to give a slightly younger age for the start of 'later adulthood or old age' than did women (56 and 60 years, respectively).

Expectations and planning for later life (Chapter 3)

A key element of the research was to explore the extent to which people had hopes or aspirations for what they might do in their later life and if so, what planning they had undertaken to help achieve these aspirations.

About two-fifths of respondents (43 per cent) had hopes or ambitions for the sorts of things they would like to do when aged 60 onwards, while around a fifth (22 per cent) had some ideas but had not thought about it that much. Just over a third of people (35 per cent) had not really thought about it at all.

These proportions varied by age with those aged between 50 and 64 most likely to have hopes or ambitions, as were respondents with higher incomes, managerial and professional occupations and with higher educational qualifications.

Looking in particular at those approaching 60 (i.e. those aged 50 to 59 years) around half (53 per cent) said they had hopes or ambitions, which is not significantly more than respondents of all ages. The remainder said they 'had some ideas but had not thought about it that much' (22 per cent) or 'had not really thought about it at all' (25 per cent).

Among those who had thought about what they might want to do, by far the most frequently mentioned aspiration was leisure activities and hobbies (81 per cent). Smaller proportions were interested in volunteering (39 per cent), employment (37 per cent), attending social clubs/ community activities (32 per cent) and undertaking further learning or training (30 per cent). Furthermore, of those who had started to think about what they might do when they were over 60, about a third (35 per cent) had estimated their pension income and started to save money (32 per cent).

Among those who either had some ideas about their later life but had not given it much thought or had not thought about it at all, 41 per cent said this was because they don't tend to plan their life in advance. For 37 per cent, it was because they felt themselves to be too young or that it was too far off.

Activities in later life (Chapter 4)

The research was concerned with understanding the scope and nature of interest in three activities in later life in particular:

- volunteering;
- education or training; and
- leisure and cultural pursuits.

Just over half (53 per cent) of respondents¹ were interested in formal volunteering, defined as 'unpaid work through a group, club or organisation', when aged 60 or more. A third (33 per cent) was interested in informal volunteering, defined as 'unpaid help for someone who is not a relative', and a third (31 per cent) was not interested in either type of volunteering. Interest in formal volunteering varied by age, with respondents younger than 60 years more likely to express an interest. Indeed, older respondents were less interested in any sort of volunteering with 61 per cent of those aged 65 years or more stating that they were unlikely to do any type of volunteering in the future.

The strongest factor in facilitating volunteering was having someone ask you to become involved (50 per cent mentioned this). Of respondents not interested in volunteering, 25 per cent said 'I would do other things with my spare time', and 20 per cent said 'I just don't want to/I am not interested in volunteering'. However, some did perceive particular constraints related to age with just under a fifth saying that they would be 'too old', anticipated a health problem or a caring responsibility.

¹ Analysis excludes those who had indicated that they were 'too young' to think about what they might do when they were 60 or more.

Among those who had indicated they might be interested in undertaking further training or learning, there was a clear preference for more informal types of training. About three-quarters (76 per cent) of those interested in learning aged 60 onwards wanted to do so 'just for the pleasure of learning' with only around a fifth (19 per cent) interested in formal training that lead to a qualification.

Respondents aged 45 to 64 years were asked a direct question to gauge their interest in undertaking further training or learning in order to change career. Around two-fifths said they would be interested and this was slightly higher among those who were currently working.

Undertaking leisure or cultural activities was by far the most frequently mentioned aspiration for later life. In particular, travel was the most common aspiration (82 per cent). Those in higher income quintiles were more likely to mention this, while those aged over 65 were least likely to do so.

Among those with hopes or ambitions for their later life, about three-quarters (73 per cent) said they expected to care for a family member when they themselves were aged 60 or older. Younger respondents were most likely to say this. The expectation of potentially having to care for someone limited aspirations for leisure and cultural activities, but not for volunteering.

Health and independence (Chapter 5)

People's aspirations and plans for later life are likely to be affected by their expectations of their health and ability to maintain independence.

In general, the majority (81 per cent) of respondents considered themselves to be in good or very good health, even though 26 per cent said that they had a long-standing health condition or disability.

Respondents were asked which (if any) activities they were doing in order to maintain their long-term health. Almost all (98 per cent) were doing at least one activity to maintain their long-term health, and the most common of these were avoiding smoking, getting out of the house as often as possible, eating fruit and vegetables and taking regular exercise.

Respondents who did nothing to maintain their long-term health were more likely to be in younger age groups, male and of lower socio-economic status (i.e. being more likely to have few or no qualifications, be in the lowest or second-lowest income quintile and have a semi-routine or routine occupation). The most common reason for not doing any health maintaining behaviours was because people did not believe this would make any difference (39 per cent).

Respondents were asked which of a list of things they had done or were currently doing to get ready for changes as they get older. Most (84 per cent) were doing at least one activity to help them maintain their later independence, and the most common of these activities were trying to maintain their health, paying into a pension and trying to keep an active mind.

The numbers of both the health-maintaining and independence-maintaining behaviours people engaged in increased with age, and also increased as the age at which they believed later life began increased.

Respondents who were doing nothing to maintain their long-term independence were more likely to be in the youngest age group, and of lower socio-economic status. The most common reason for not doing any independence-maintaining activities (36 per cent) was because later life was too far off.

Community and social inclusion (Chapter 6)

The research also explored feelings of isolation and the suitability of the local community for older people.

In general, feelings of isolation were low; only 17 per cent of respondents said that they sometimes or often felt isolated. These feelings tended to peak in middle age before decreasing among the oldest respondents. People with lower socio-economic status were more likely to say that they felt isolated.

Furthermore, only 16 per cent of respondents felt that their local neighbourhood would not be a good place to grow old in. Older people were more likely to state that their neighbourhood was definitely a good place to grow old in, although in every age group nearly ten per cent of people thought their neighbourhood was not a good place to grow old in.

Wealthier people were also generally more likely to say that their neighbourhood was a good place to grow old in. People who took part in more activities to maintain their health and independence were less likely to feel isolated and more likely to feel that their neighbourhood was a good one to grow old in.

Conclusions

In conclusion, the majority of respondents had either not thought at all about what they might do when aged 60 onwards or had some ideas but had not really given it much thought. It is evident that later life is primarily seen as an opportunity to pursue leisure and cultural activities. This will be an important observation when consideration is given to policies aimed at encouraging people to remain active at 60 (such as volunteering, training and so on) in their later life.

Of particular note are the attitudes of people aged between 50 and 59, i.e. those in the decade leading up to when they are 60. Even among this group, only around half said they had hopes or ambitions for what they might do when aged 60 onwards, with the remainder either having some ideas but not having thought about it that much or not having thought about it at all. Many simply do not tend to plan out their lives in advance or alternatively see life after 60 as an opportunity to relax and do nothing. This suggests that there is a large group of people disinclined to engage in actively thinking about their later life.

Younger people were least likely to have ambitions for their later life and were least likely to have started planning in order to realise these ambitions (although, there was some evidence to suggest that people's aspirations for their later life change as they get older). This suggests that young people need tailored communications and support about the benefits of planning for the future, both financially and socially.

The survey explored three key areas in relation to encouraging participation in later life: leisure or cultural activities, education or training and volunteering. There were of course many respondents who were simply not interested in pursuing these activities, particularly volunteering and training. However, there were also smaller groups who perceived certain constraints that might prevent them from undertaking these activities in later life such as being too old or unhealthy, the need to care for someone else or that they would not be able to afford what they wanted to do. These groups perhaps offer some scope for communication aimed at overcoming these perceptions.

1 Introduction

This research report presents new survey findings on people's aspirations for later life in Great Britain (GB).

This survey was carried out as part of the National Centre for Social Research Omnibus Survey (summer 2010). A total of 1,867 adults aged 16 years and over took part in the survey.

This chapter provides background information to the survey including the relevant policy and research context. It outlines the methods of sampling and data collection used and explains why the data collected can be considered representative of the GB population.

1.1 Background and objectives

In 2010 the Department for Work and Pensions (DWP) commissioned the National Centre for Social Research (NatCen) to undertake quantitative research designed to understand more about people's aspirations for later life, their planning and preparation and the role of government in this. In broad terms, the aims of the survey were to determine what aspirations people hold for later life and provide an indication of what are the enablers and barriers to achieving these aspirations. More specifically, the following four objectives were set for the research:

- To understand the extent to which people have hopes or ambitions for their later life (defined as the period from the age of 60 years onwards) and if so whether they are making any plans to help realise these ambitions.
- For those already in later life, to understand what they are currently doing, what influenced this and what barriers (if any) prevented them from realising their aspirations.
- Gain a high level understanding of what motivates people as they get older.
- To understand whether later life is viewed as an opportunity to do things people were unable to do in their earlier years or whether it is seen as an opportunity to relax and do less.
- To explore aspirations in relation to training and volunteering in particular and the enablers and barriers for each of these activities.
- To understand whether and how these attitudes vary by age.

1.2 Policy and research context

In common with much of the developed world, the demographic profile of the UK population is changing. Increasing life expectancy combined with decreasing fertility rates are leading to a greater proportion of the population being accounted for by those in older age groups. Latest projections show the number of those people 60 years and older (and the total population of the UK) increasing from:

- 13.6 million out of a total of 61.4 million in 2008 – or 22 per cent; to
- 15.8 million out of 65.6 million in 2018 (24 per cent); and
- 20.5 million out of 71.6 million in 2033 (29 per cent).²

² Office for National Statistics (21 October 2009), p 3.

This has significant impacts for social policy, not least the requirement for increased provision of social services and pensions.

A number of policies have been introduced in response to this predicted change in the demographic makeup. These include:

- changes to the State Pension Age (SPA) for women: the age at which women can start to claim their state pension is increasing to align with that of men at age 65;³
- an increase in the SPA for all: this will rise to 68 for both men and women;⁴
- two Pensions Acts;⁵
- the introduction of a scheme to allow people to defer the commencement of receipt of their state pension⁶;
- as well as the introduction of age discrimination legislation.⁷

There is also a much wider range of issues faced by people in and approaching later life. Factors such as finance, family, health, caring, leisure, community, education and employment including volunteering need considering. In 2009, the government at that time published its 'Building a Society for all Ages' strategy, which set out its vision of a society for all ages⁸ and focuses on engaging people in later life. In July 2010, the coalition government launched 'Ageing Well'⁹ – designed to support local authorities to improve their services for older people. The 'Active at 60' Community Agent programme, was launched in November 2010 to provide a peer role aimed to help people stay active and engaged as they enter later life.¹⁰

The benefits of an active later life are widely recognised – to the economy, local community, and well-being of older people themselves. Theoretical models in the field of Gerontology such as the 'activity theory of ageing' and the 'successful ageing' paradigm highlight the importance of social engagement for wellbeing in later life.¹¹ This wellbeing includes both physical benefits and a range of social benefits such as emotional support, the reduction of stress and a sense of belonging.¹² A range of initiatives have been proposed that are designed to assist people in planning for later life. Research has shown that culture and leisure activities, such as cinema-going, visiting museums, and going to the theatre, decline with age.¹³ However, little is known about people's aspirations for later life and that which is known has been derived largely from qualitative research. This research will enable identification of the prevalence of the different types of aspirations people hold.

³ <http://www.legislation.gov.uk/ukpga/1995/26/section/126/enacted> and <http://www.dwp.gov.uk/policy/pensions-reform/the-pensions-act-2007/> (accessed 5 January 2011).

⁴ DWP (2006) (pp 111-116) Under current legislation this will be 67 by 2036 and 68 by 2046.

⁵ <http://www.dwp.gov.uk/policy/pensions-reform/the-pensions-act-2007/>, <http://www.dwp.gov.uk/policy/pensions-reform/the-pensions-act-2008/> (both accessed 5 January 2011).

⁶ http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensiondeferral/DG_10027570 (accessed 5 January 2011).

⁷ <http://www.lge.gov.uk/lge/core/page.do?pageId=119667#contents-1> (accessed 5 January 2011).

⁸ DWP (2009).

⁹ <http://www.dwp.gov.uk/policy/ageing-society/ageing-well/> (accessed 5 January 2011).

¹⁰ <http://www.dwp.gov.uk/newsroom/press-releases/2010/nov-2010/dwp161-10-231110.shtml> (accessed 5 January 2011).

¹¹ Betts Adams *et al.* (2010).

¹² *Ibid.* p 3.

¹³ Hyde, M. and Janevic, M. (2004), p 7.

1.3 Methodology

The NatCen Omnibus is run at regular intervals and is funded by a number of organisations which allows them to buy a proportion of questionnaire space. It is based on a stratified random probability sample design which is intended to deliver a nationally representative sample of adults in GB. Addresses are selected from the Post Office Address File (PAF) and interviewers can interview only at these selected addresses, helping avoid the selection biases that can occur from interviewers being given more freedom about where and when they interview. Interviews are conducted using Computer Assisted Interviewing (CAI).

Questions were asked of adults of all ages, not just those in middle and older age groups to see when people start thinking about later life and how attitudes change by age across the life cycle. However, it was assumed that respondents closer to retirement i.e. aged 45 to 65 years would be most likely to have aspirations for later life, and so the number of respondents in this category was boosted, thereby enabling more detailed analysis of answers given by these respondents.

The Technical Appendix to this report (Appendix A) provides details of the survey methodology, including sampling and weighting approaches. In this section we highlight the key details.

1.3.1 Questionnaire

A module of questions was developed and run on the NatCen Omnibus Survey in 2010. The questions were designed by researchers at NatCen and DWP. Prior to their inclusion on the Omnibus, a number of them were piloted. A total of 30 cognitive interviews were undertaken during February and March 2010.

Cognitive interviewing makes use of techniques drawn from cognitive psychology which enable researchers to examine the question-and-answer process. Cognitive interviews, which are qualitative in nature, help reduce measurement error by assisting in the design of questions which respondents understand and are willing and able to answer. Cognitive interviews uncover the processes by which respondents understand and respond to survey questions. By examining these processes, which are usually taken for granted in the survey context, it is possible to identify problems with survey questions which often remain hidden during standard field pilots.

Specifically cognitive interviewing techniques focus on four processes:

- How respondents understand and interpret survey questions.
- How they recall information that applies to the question.
- The judgements they make as to what information to use when formulating their answer; and
- How they respond to the question.

Several of the questions included in the survey focused on topics where there was little or no previous questionnaire material to draw on. In addition, some of the questions invoked some quite complex concepts, such as undertaking activities to maintain long-term health or independence. The cognitive testing process was extremely valuable in testing these questions and a number of refinements were made prior to the main fieldwork stage.

Following the cognitive testing stage, a number of modifications were made to the questionnaire. Further information about the cognitive interviewing stage can be found in Appendix A.

1.3.2 Fieldwork

The questionnaire was run on two consecutive waves of the NatCen Omnibus. On the first wave, the questionnaire was asked of all respondents.

Fieldwork for the first wave began mid-May and ended in mid-July 2010. Interviews were conducted with 1,400 adults aged 16+ in GB, representing a response rate of 50 per cent.

The questions were then run again on a second wave in order to boost the number of respondents aged 45 to 64.

Fieldwork for the second (boost) wave began on mid-August and ended early October. A total of 467 interviews were undertaken with adults aged 45 to 64. The response rate for the Omnibus as a whole was 51 per cent.

1.3.3 Data analysis

The total number of respondents for the two waves combined was, therefore, 1,867. The data were weighted to correct for selection probabilities and also to correct for non-response, in terms of age and sex within region. This ensured that the weighted sample was representative in terms of these three variables and in particular, that the proportion of respondents aged 45 to 64 was weighted back down to its correct proportion in the population. All analysis detailed in this report is undertaken using weighted data; bases quoted are unweighted.

2 Characteristics of the sample and perceptions of later life

2.1 Introduction

This chapter summarises the characteristics of the sample of respondents. In particular, it identifies some of the main sub-groups that will be compared throughout this report. It starts by giving an overview of the demographic characteristics of respondents (see Section 2.3). It then explores people's perceptions of later life – how they would describe their current life stage, at what age they perceive later life to begin, and personal life expectancy (see Section 2.4). Finally, the chapter looks at what factors are most important to people now (see Section 2.6).

2.2 Key findings

- A total of 1,867 adults were interviewed, including a boosted sample of those aged 45 to 64 years.
- Perceived life stage was linked with actual age, though interestingly, 43 per cent of those aged 60 to 64 said they were in 'middle adulthood'.
- Largely the age at which respondents said later life begins increased with their own age.
- Perception of when later life begins was also linked to sex: men gave an average age of 56 years, and women 60 years as to when later life begins.
- Average life expectancy estimated by respondents was 81 for men and 82 for women.
- Factors currently most important to respondents were being healthy (80 per cent said this), looking after family/children (62 per cent), and having enough money to live comfortably (53 per cent).

2.3 Demographic characteristics of sample

As mentioned in the introduction, a total of 1,867 adults were interviewed, including a boost sample of people aged 45 to 64 years.¹⁴ The demographic characteristics of the sample are set out in Table 2.1.

¹⁴ For all analyses undertaken in this report, those aged 45 to 64 are weighted down to their correct proportion in the population (see Appendix A).

Table 2.1 Demographics of sample

Respondent characteristics	Total %
Sex	
Male	49
Female	51
Age	
16 to 34	31
35 to 49	27
50 to 59	15
60 to 64	8
65 to 74	11
75 or more	9
Marital status	
Single, that is, never married	32
Married and living with husband/wife	51
A civil partner in a legally-recognised Civil Partnership	0
Married and separated from husband/wife	2
Divorced	8
Widowed	6
Household composition	
Couple only, no dependent children – respondent under 45	8
Couple only, no dependent children – respondent 45 or more	25
Couple with dependent children	24
Lone parent with dependent children	6
Other multi-person household (adults only)	19
Other multi-person household (including children)	0
Single person household	17
Income (quintiles)	
Less than £4,940	24
£4,941 – £9,880	20
£9,881 – £15,080	15
£15,081 – £24,700	19
£24,701 or more	22
Occupation	
Managerial and professional occupations	32
Intermediate occupations	20
Routine and manual occupations	40
Not classifiable	8

Continued

Table 2.1 Continued

Respondent characteristics	Total %
Educational qualification	
Postgraduate or First degree	16
Higher education below degree level	11
A-level or equivalent	18
O-level or equivalent or CSE	30
Foreign qualification or other	3
No qualification	22
Ethnicity	
White	89
Non-white	11
<i>Unweighted base</i>	<i>1,867</i>

Base: All respondents.

The key demographic characteristics analysed were age and the socio-economic indicators (income, occupation and education). Household composition was utilised when looking at measures of isolation and loneliness in Chapter 6. It was not possible to analyse some demographic variables such as ethnicity due to the small base size.

2.4 Perceptions of later life

People’s aspirations of their later life are likely to be framed by their perceptions of their own life stage. For example, the extent to which they have begun thinking or planning their later life might be influenced by their perceived proximity to later life. The survey, therefore, included questions designed to gauge respondents’ views on what stage of life they considered themselves to be in, when they considered later life itself to begin and finally on their own life expectancy. This section summarises responses to these questions.

Respondents were presented with a showcard that asked the following question about their perceived stage of life:

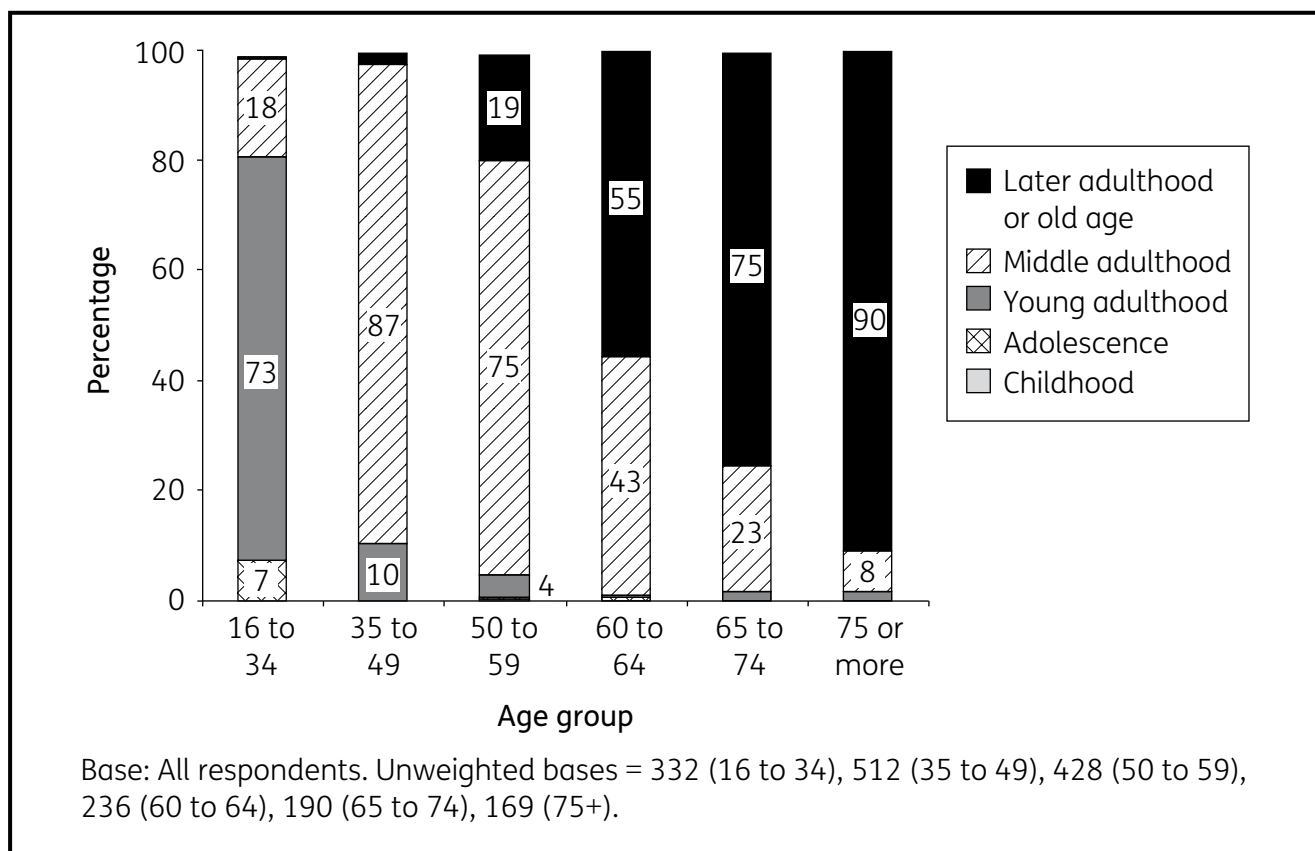
People sometimes talk about different stages of life, from childhood through to old age. Thinking about these different stages of a person’s life, which one would you say best describes the stage that you are in?

...Childhood, Adolescence, Young adulthood, Middle adulthood, Later adulthood or old age

About a quarter (26 per cent) described themselves as being in ‘young adulthood’, almost half (47 per cent) in ‘middle adulthood’ and about a further quarter (24 per cent) in ‘later adulthood or old age’.

As would be expected, perceived life stage was closely aligned with respondents' actual age (Figure 2.1). For example, almost three-quarters (73 per cent) of those aged 16 to 34 described themselves as being in young adulthood, while 75 per cent of those aged 65 to 74 said they were in later adulthood or old age. The government's strategies 'Ageing Well' and 'Active at 60' identify the age of 60 as a key threshold. It is interesting, therefore, that a significant minority (43 per cent) of those in the 60 to 64 age group nonetheless consider themselves to be in 'middle adulthood'. This might possibly stem from the fact that many people in this age group have not yet retired.

Figure 2.1 Percentage of respondents indicating the life stage they belong to, by age group



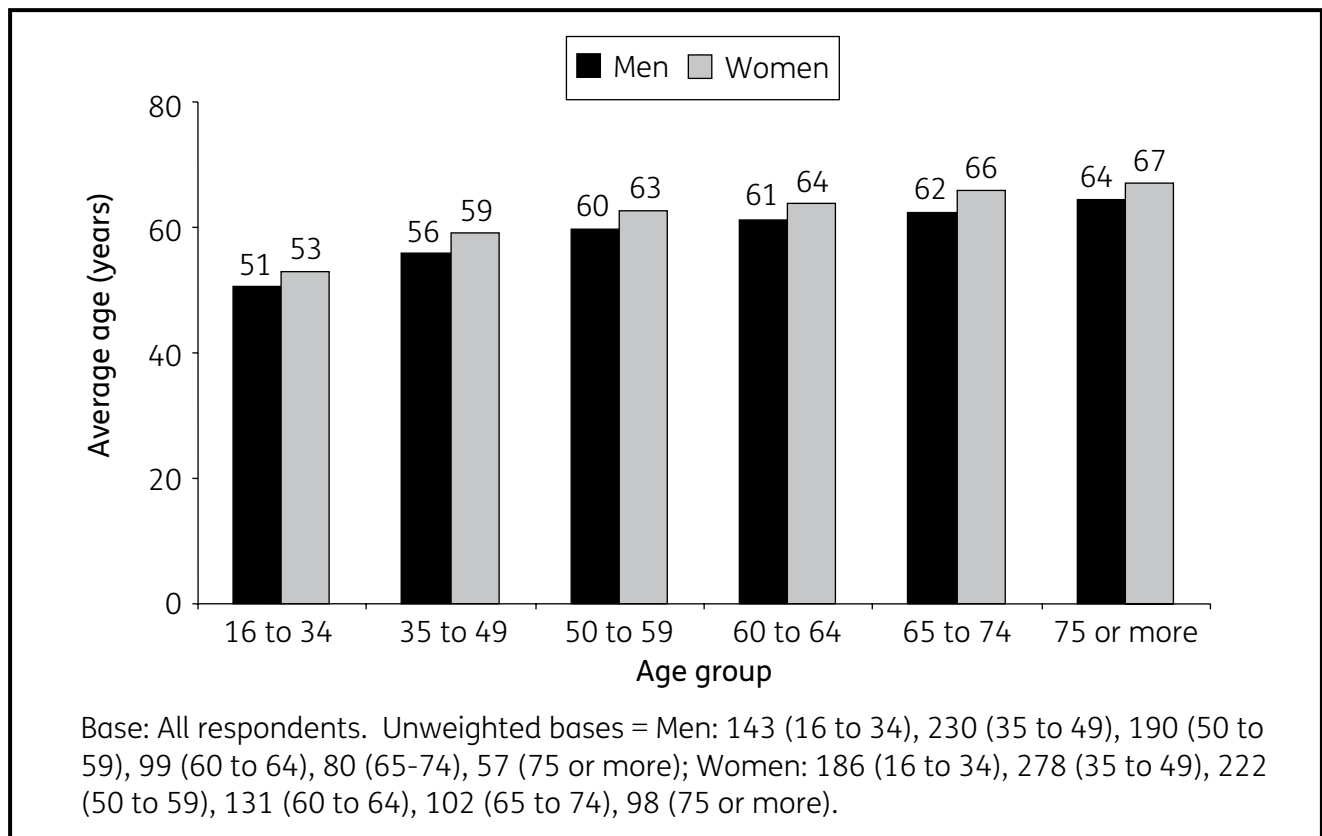
Respondents were then asked at which age they think later life begins. On average, respondents said later life began at the age of 58.1 years. This compares with an average of 62.7 years for the onset of 'old age' noted in *Attitudes to Age in Britain 2004-08*.¹⁵ The discrepancy between the two might be explained by the difference in question wording: whereas *Attitudes to Age in Britain* asked about 'old age', we asked about 'later life'. As might be expected, a respondent's perception of when later life starts is related to their current age. There seems to be a pattern whereby people's perceptions of when later life begins rises as they get older (see Figure 2.2). On average, respondents aged 16 to 34 said later life began at 52; those aged 35 to 49 said 58 years; and those aged 50 to 59 said later life began at 61. People aged 60 to 64 were beginning to consider themselves to have entered later life, giving an average of 63 years as the age when later life begins.

¹⁵ Abrams, D., et al. (2009), p. 42.

Considering the previous,¹⁶ difference in state pension age (SPA) between women and men (60 and 65 years respectively), and the difference in life expectancy by sex,¹⁷ it is perhaps not surprising that there are differences in the age at which men and women perceive later life to start.

The mean age, at which later life begins, given by women was 60 years of age, 56 years for men. It is interesting that this is younger for men than women whereas SPA is the other way around.

Figure 2.2 Mean age at which respondents think later life begins, by age group and gender



There were also differences by ethnic group. Non-white respondents gave a mean age of 53 years as to when they perceived later life to begin – lower than the average age given by White respondents, which was 59 years.

Perception of when later life began was also related to income. Respondents in the lowest income quintile gave an average age for when later life begins of 56, lower than the middle quintiles (which all gave 58) and the top quintile (which gave an average of 59 years). In line with this, respondents in routine and manual occupations gave a lower average age for when later life begins than did those in managerial and professional occupations (56 years and 60 years respectively).

¹⁶ Due to the EC directive 79/7/EEC addressing the principle of equal treatment between men and women, UK legislation (the Pensions Act 1995) provides for state pension ages to be equalised at 65 from 6 April 2020; the increase has begun and will be phased in between April 2010 and 2020. SPA is then due to increase from 65 to 68 in stages between 2024 and 2046. In January 2011, the Government introduced new legislation amending the current timetable. If approved, the SPA for men and women will increase to 66 by 2020.

¹⁷ <http://www.statistics.gov.uk/STATBASE/Product.asp?vlnk=8841> (accessed 16 December 2010). Also see Bernard, M. and Phillips, J. (2000) on age being a gendered experience, p 41.

14 Characteristics of the sample and perceptions of later life

There were also variations by life expectancy. Overall, as you would expect, respondents expecting to live well into old age were more likely to say later life began at a later age than were those expecting to live less long (see Table 2.2).

Table 2.2 Mean age at which respondents think later life begins, by age expect to live to

Respondent characteristics	Average age (Years)	Unweighted bases
Age expect to live to		
70 or before	52	224
71-75	55	174
76-80	56	451
81-85	61	299
86-90	62	284
Over 90	63	134

Base: All respondents.

2.5 Life expectancy

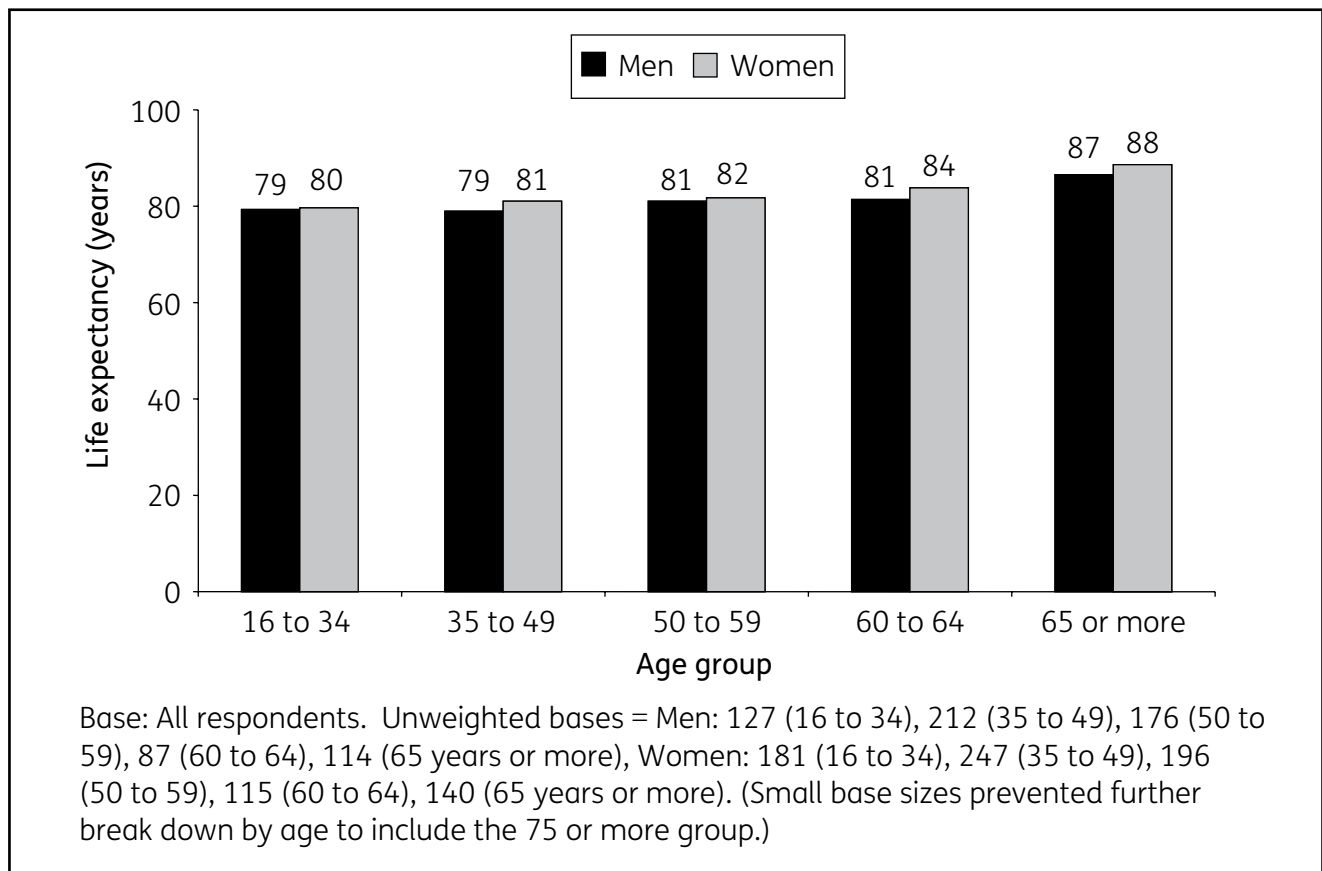
The Department for Work and Pensions (DWP) recently released figures showing that 17 per cent of people in the UK today can expect to live to be 100 years old.¹⁸ It is widely known that women, on average, have a higher life expectancy than do men,¹⁹ and this is reflected in the age respondents themselves estimated they might live to. On average, self-predicted life expectancy in this sample was very similar between men and women (81 and 82 years respectively), and slightly lower than current general estimates.²⁰

¹⁸ <http://www.dwp.gov.uk/newsroom/press-releases/2010/dec-2010/dwp186-10-301210.shtml> (accessed 2 March 2011).

¹⁹ <http://www.statistics.gov.uk/cci/nugget.asp?id=168> (accessed 2 March 2011).

²⁰ ONS (2010), p 1: life expectancy is 83 years for men and 85 years for women for those aged 65 in 2007-2009.

Figure 2.3 Mean self-predicted life expectancy (years), by age and gender



As might be expected there were differences in self-predicted life expectancy by age. Older respondents were more likely to say they expected to live to a greater age than were younger respondents (see Figure 2.3). This might reflect a feeling that as people get older, and continue to feel well, they shift their perceptions as to their life expectancy.

2.6 Motivations

The questionnaire also included a question to ascertain what is currently important to people, since this may influence the sorts of things they may or may not wish to do in later life. Respondents were presented with a showcard, which asked about the most important factors to them now; people could choose up to three answers. The importance of health is demonstrated by the fact that the most often cited answer was to be healthy (80 per cent giving this answer), followed by looking after family or children (62 per cent). Around half (53 per cent) of respondents said having enough money to allow comfortable living (see Table 2.3). People were slightly more likely to mention having sufficient spare time (28 per cent) than their job (19 per cent), which might impact on people’s priorities for later life.

Table 2.3 Percentage of respondents expressing what is important now

Most important factors	Total %
To be healthy	80
To look after my family or children	62
To have enough money to allow me to live comfortably	53
Having enough spare time in which to do the things I enjoy	28
Working/my job	19
Having contact with other people	18
To be successful	13
Looking after or helping other people	11
To look after nature and the environment	5
Other	2
(Spontaneous) None of these	0
<i>Unweighted base</i>	1,867

Base: All respondents.

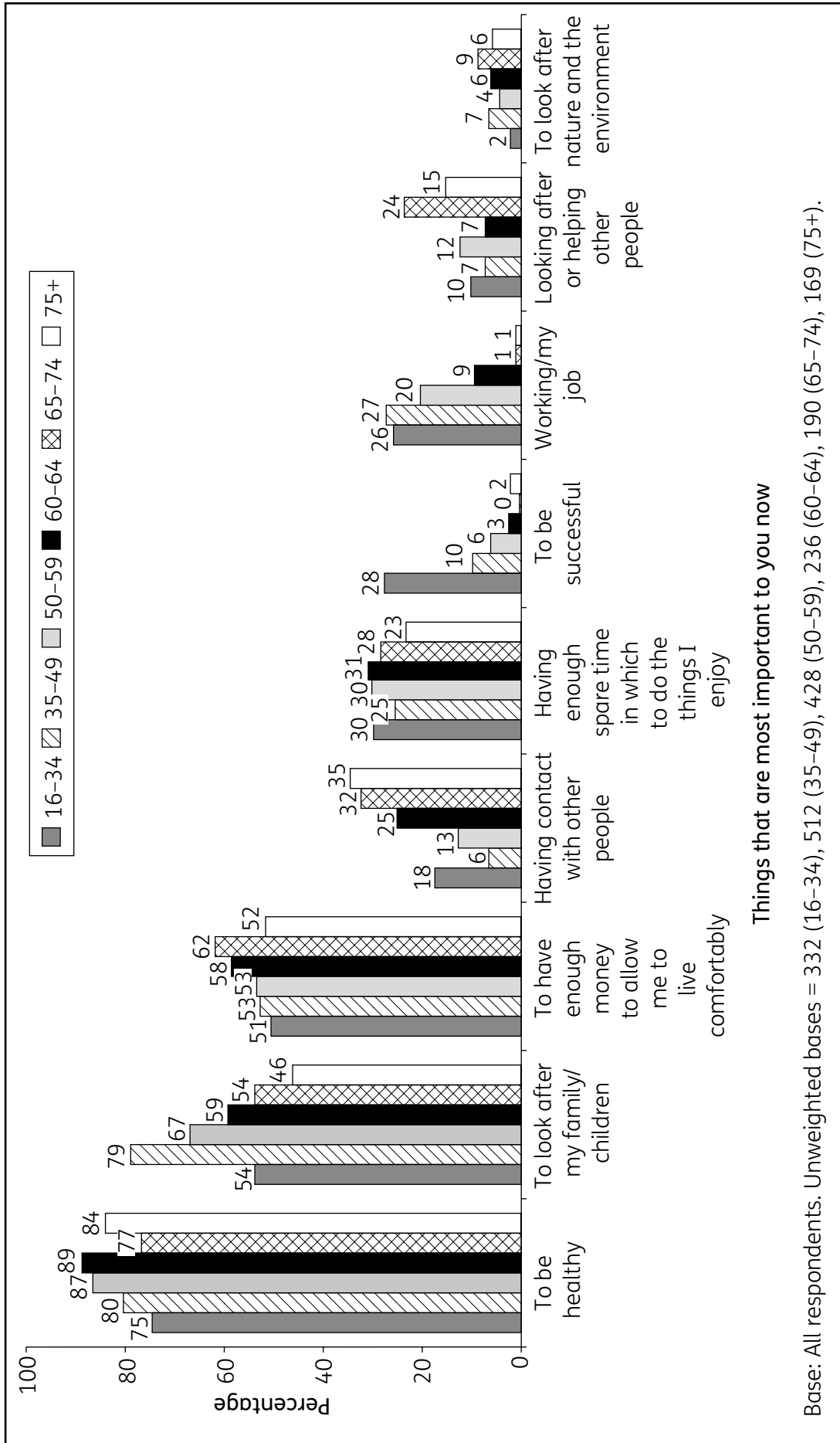
Men were more likely both to say working/their job was important to them (23 per cent) and to be successful (16 per cent) than were women (16 per cent and ten per cent respectively). Conversely, women were more likely than men to mention looking after or helping other people (14 per cent compared with eight per cent of men) and having contact with other people (22 per cent of women compared with 13 per cent of men). There was no significant difference by sex in saying looking after family was important.

As seen in Table 2.3, health was important to the majority of respondents. This was particularly true of those aged 60 to 64 years old (89 per cent compared with, for example, 75 per cent of 16 to 34 year olds) (see Figure 2.4). As might be expected, younger respondents were more likely to mention their job and attaining success as important to them now, compared with older respondents. Perhaps in line with their own life stage, those aged 35 to 49 were more likely than others to say looking after family or children. Older respondents aged 65 to 74 were twice as likely as the average respondent to mention looking after or helping other people (24 per cent compared with 11 per cent of all respondents), while those aged 75 or over were most likely to mention having contact with other people (35 per cent compared with 18 per cent of all respondents). (See Section 4.6 for caring when aged 60 or more.)

Respondents in the higher income quintiles were more likely to mention their job as important to them now, along with looking after their family; they were least likely to mention having contact with other people. Respondents in the lowest quintile were more likely than other respondents to say being successful was important to them, and were as likely as those in the top quintile to mention having enough spare time in which to do the things they enjoy as important to them.

This chapter has identified and described the main variables that are used to compare different sub-groups throughout the remainder of the report.

Figure 2.4 Percentage of respondents expressing what is most important to them now, by age group



3 Expectations and planning for later life

3.1 Introduction

This chapter looks at respondents' hopes or ambitions for the period of life aged 60 onwards.²¹ The first section looks at whether people have hopes or ambitions for their later life and what these might be and for those that have not really thought about it, why this might be (see Section 3.3). The second section moves on to look at the extent to which respondents have started planning to enable them to realise these aspirations (see Section 3.4).

3.2 Key findings

- Over two-fifths (43 per cent) of all respondents had hopes or aspirations for the period of life from aged 60/in the future.
- The remaining 57 per cent had some ideas but had not really thought about it that much (22 per cent) or had not thought about it at all (35 per cent). This was most true of younger respondents and those in poor health.
- For 41 per cent of those that had not really thought about it, this was because they don't tend to plan their life in advance.
- Those aged between 50 and 64 were most likely to have thought about what they might do, as were respondents with higher incomes, managerial and professional occupations and with higher educational qualifications.
- Looking particularly at those aged 50 to 59 – that is, those in the decade leading up to when they are 60 or more – only around half (53 per cent) said they had hopes or ambitions. This, therefore, shows that a significant proportion (47 per cent) of this group had either not thought about it that much or not thought about it at all.
- The most common aspiration was for leisure activities and hobbies (81 per cent).
- Of those who had started to think about what they might do when they were over 60, a third (35 per cent) had estimated their pension income and started to save money (32 per cent).
- Other than maintaining their health and independence, respondents were most likely to choose having a circle of friends they see frequently as being important to them when they are 60 or older.

²¹ Respondents aged under 60 were asked the period of time when they were 60 or older; those already aged 60 or more were simply asked about 'the future'.

3.3 Aspirations for later life

3.3.1 Hopes and ambitions

A key aspect of the research was to establish the extent to which people have thought about their later life and in particular the sorts of things they might like to do. Firstly, respondents were asked:

I would now like you to think about the period in your life from aged 60 onwards/the future. Thinking about this period, would you say you have any hopes or ambitions for the sorts of things you would like to do?

Two-fifths of respondents (43 per cent) had hopes or ambitions for the future, while a fifth (22 per cent) had ideas but had not given these much thought. About a third of people (35 per cent) had not given ambitions for the future any thought at all (see Table 3.1).

Table 3.1 Hopes or ambitions for life aged 60 onwards

Whether respondent has hopes or ambitions	Total %
I have hopes or ambitions	43
I have some ideas but have not thought about it that much	22
I have not really thought about it at all	35
<i>Unweighted base</i>	1,859

Base: All respondents.

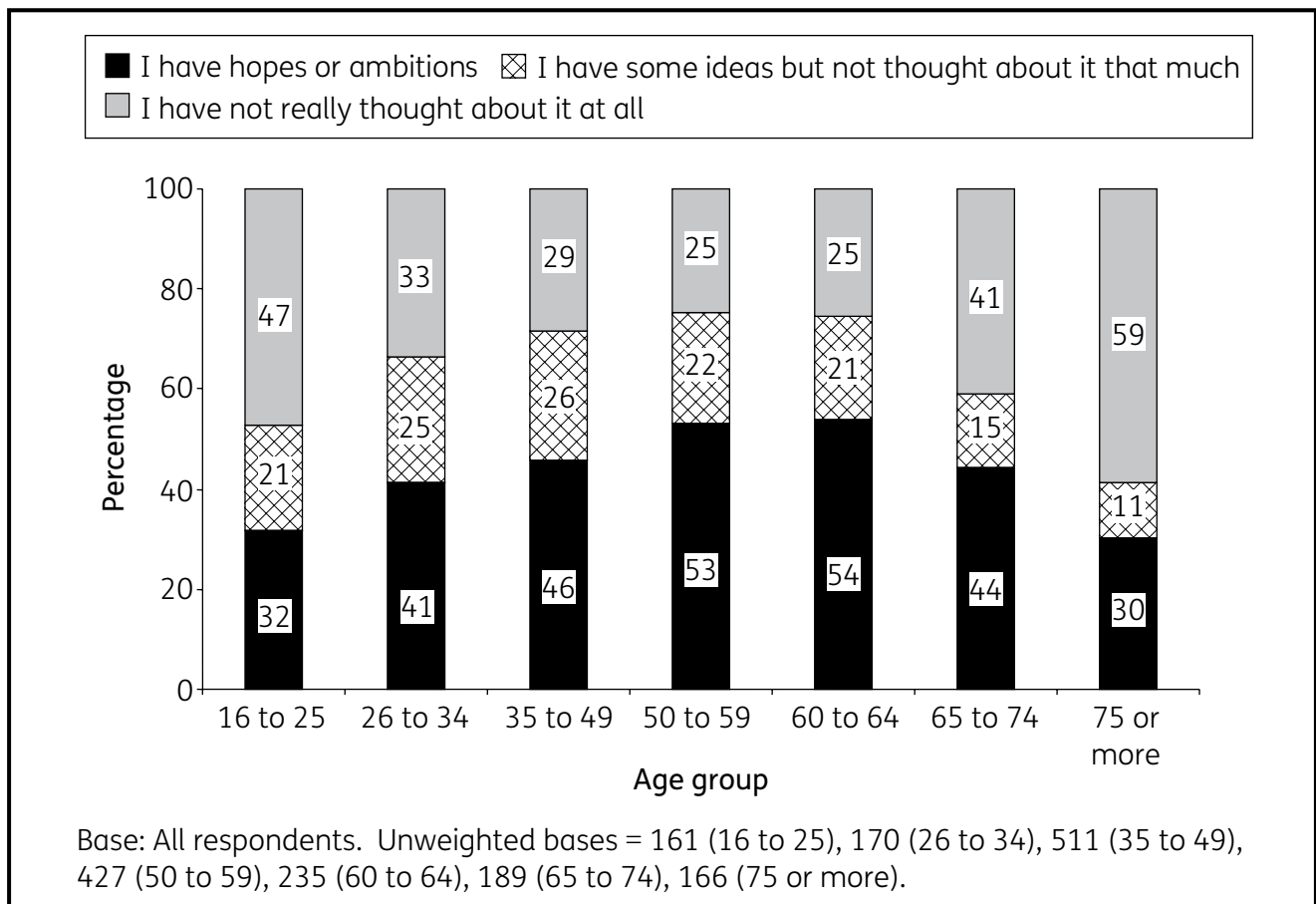
Having thought about ambitions for the future was related to age. As might be expected, younger respondents were least likely to say 'I have hopes or ambitions' for life post-60, (32 per cent of 16 to 25 year olds compared with an average of 43 per cent of all respondents) (see Figure 3.1). This lack of engagement with planning for the long-term future is in line with behavioural theory that myopia persists amongst younger people. They have a 'live for now and spend for now' attitude – which limits what individuals are willing to save for the future.^{22, 23} This presents a challenge to policy makers aiming to engage younger people in planning for later life. However, the differences across age groups are perhaps not quite as large as might be expected. Looking particularly at those aged 50 to 59 – that is, those in the decade leading up to when they are 60 or more – only around half (53 per cent) said they had hopes or ambitions. The remainder said they had not thought about it that much or had not thought about it at all. This suggests that there is a large group of people disinclined to engage in actively thinking about their later life. Reasons why this might be are explored further in Section 3.3.2.

In line with what you would expect, respondents aged 60 to 64 were most likely to have thought through their ambitions, with over half (54 per cent) saying they had aspirations for the future. However, after this age, the proportion with aspirations declines again; to 44 per cent of those aged 65 to 69 and 30 per cent of those aged 75 years or more. This may stem from the interaction between their own age and perceptions of their like expectancy. It is also worth re-stating that questions asked of those aged over 60 were framed in terms of 'the future' rather than 'from aged 60 onwards', which may have influenced how people responded to the question. There was little difference between men and women.

²² Wicks, R. and Horack, S. (2009), pp 33-35.

²³ Clery, E., et al. (2010), p 17.

Figure 3.1 Percentage of respondents with hopes or ambitions for life aged 60 onwards, by age group



Respondents in the top income quintile were most likely to have hopes or ambitions for the future (58 per cent compared with 36 per cent in the lowest quintile). Similarly, those in managerial and professional occupations were more likely than people in other occupations to have hopes or ambitions (52 per cent compared with 34 per cent of those in routine or manual occupations). Respondents with higher educational qualifications were more likely to have ambitions than those without (54 per cent of those with higher education below degree level compared with 29 per cent of those with no qualification) (see Table 3.2). It is of course likely that these characteristics are inter-related.

Table 3.2 Whether have hopes or ambitions, by respondent characteristics

Respondent characteristics	I have hopes or ambitions	I have some ideas but have not thought about it that much	I have not really thought about it at all	Unweighted bases
	%	%	%	
Income				
Less than £4,940	36	23	41	332
£4,941 – £9,880	35	18	47	346
£9,881 – £15,080	44	18	38	284
£15,081 – £24,700	44	23	33	320
£24,701 or more	58	24	18	357
Occupation				
Managerial and professional occupations	52	23	25	607
Intermediate occupations	48	21	31	387
Routine and manual occupations	34	22	44	746
Not classifiable	38	16	46	119
Educational qualification				
Postgraduate or First degree	51	31	18	285
Higher education below degree level	54	24	21	220
A-level or equivalent	45	24	31	291
O-level or equivalent or CSE	44	17	39	553
No qualification	29	17	54	472

Base: All respondents.

Multivariate analysis using logistic regression found that all of these factors – age, income, occupation and educational qualification – were significant predictors of having thought about hopes or ambitions for life when aged 60 onwards.²⁴

Respondents who said they had ambitions or had started thinking about these were asked about what these might be. As is shown in Table 3.3, it is clear that people's ambitions predominantly relate to leisure activities or hobbies that might be undertaken, with this being by far the most frequent answer given (by 81 per cent of those with ambitions). Almost two-fifths (39 per cent) of those with ambitions mentioned volunteering, and 37 per cent said paid work. This echoes findings noted in Chapter 2 where people were more likely to be motivated by having time to spend on hobbies than by work. Just under a third (32 per cent) mentioned attending social clubs or community activities. A similar proportion (30 per cent) mentioned learning or acquiring new skills with 16 per cent saying learning from family or friends. Chapter 4 looks at these activities in more detail.

²⁴ See Table C.1 in Appendix C for full results.

Table 3.3 What would like to be doing when aged 60 onwards

Hope/ambition (for those that hold them)	Total %
Leisure activities and hobbies	81
Spending some time volunteering/doing volunteering work	39
Doing some sort of paid work/employment	37
Attending social clubs or community activities	32
Learning or acquiring new skills	30
Learning or acquiring new skills (from family or friends)	16
Other activities (please specify)	5
Travelling ¹	3
<i>Unweighted base</i>	<i>1,210</i>

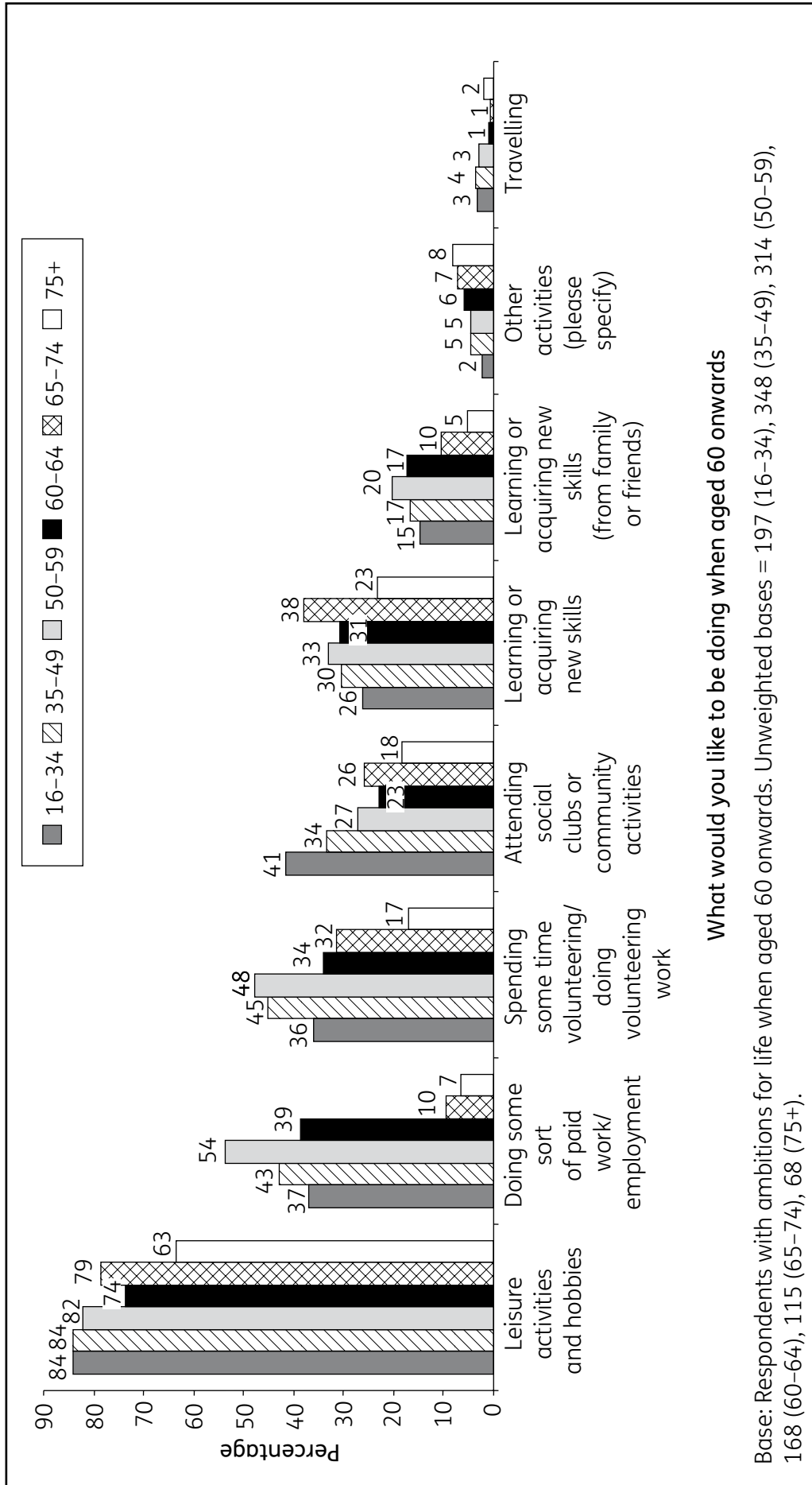
Base: Respondents with hopes or ambitions. Respondents could choose more than one category.

¹ This answer category was added at the data editing stage, as a number of people had given this as a response in 'Other activities (please specify)'. It is likely that, had this option been on the showcard, more people would have chosen it.

Figure 3.2 shows responses by age. Interest in undertaking paid work is highest among those aged 50 to 59. This may result from a growing awareness of increases in State Pension Age (SPA) or a realisation of a need to work beyond 60 in order to fund their retirement as well as a desire to continue working per se. A similar pattern can be seen for interest in undertaking voluntary work. Those in the youngest age group were most likely to mention attending social clubs or community activities. Their responses here may of course be framed by what is important to them now, as opposed to how they might feel in later life.

Those with higher incomes and higher levels of education, were more likely to cite several of the different activities, in particular, employment, volunteering and leisure and cultural activities.

Figure 3.2 What would like to be doing when aged 60 onwards, by age group



Respondents who had said either that they had ambitions or that they had thought about the future were then asked about what, other than maintaining their health and independence, would be most important to them from aged 60 onwards.²⁵ ‘Having a circle of friends you see frequently’ was seen as the most important factor by over a third (36 per cent) of people, with the majority (84 per cent) of respondents listing this as one of their top three most important factors for life post-60 (community and isolation is considered further in Chapter 6). Responses broadly reflect those in the previous table (see Table 3.3) and clearly illustrate the importance of leisure time. Almost four-fifths (78 per cent) mentioned this as one of their three most important factors (see Table 3.4). Similar proportions of respondents mentioned doing paid work or employment (33 per cent), learning new things (30 per cent) and doing voluntary work (28 per cent), again mirroring the pattern found when looking at particular aspirations.

Table 3.4 Factors most important to respondents when aged 60 onwards

Factor	Most important %	Top three factors %
Having a circle of friends you see frequently	36	84
Spending time on leisure/hobbies	32	78
Doing some sort of paid work or employment	14	33
Learning new things (e.g. go on training courses or study)	5	30
Doing voluntary work	5	28
Doing the other activities you mentioned	3	19
Attending social clubs or community activities	2	18
Other (specify)	1	5
Spending time with family	1	4
<i>Unweighted bases</i>	1,081	1,029

Base: Respondents with ambitions or who had thought about the future.

3.3.2 No hopes or ambitions for later life

As seen in Table 3.1, more than half (57 per cent) of respondents either had some ideas about their later life but had not given it much thought or had not thought about it at all. These respondents were asked why they had not thought about what they might do from age 60 onwards. The most common reason given was ‘I don’t tend to plan my life in advance’ (41 per cent) (see Table 3.5). The existence of this fairly sizeable group will present a challenge with respect to any message communicated about planning for later life. In particular, it would seem likely that this group would be fairly unresponsive to messages about what opportunities are available and something more focused towards the possible repercussions of not planning in advance might be more suitable.

Fourteen per cent said they did not think they would be able to afford to do what they want. This may be due to their having thought through the financial implications of expensive ambitions. However, the survey did not seek to investigate how people proposed to fund their ambitions.

A similar proportion (12 per cent) said they see it as an opportunity to relax, indicating that some have made a lifestyle choice to do nothing so, therefore, do not really need to think about it.

²⁵ Respondents who had earlier indicated that they were too young to start thinking or planning for their later life were not asked these questions.

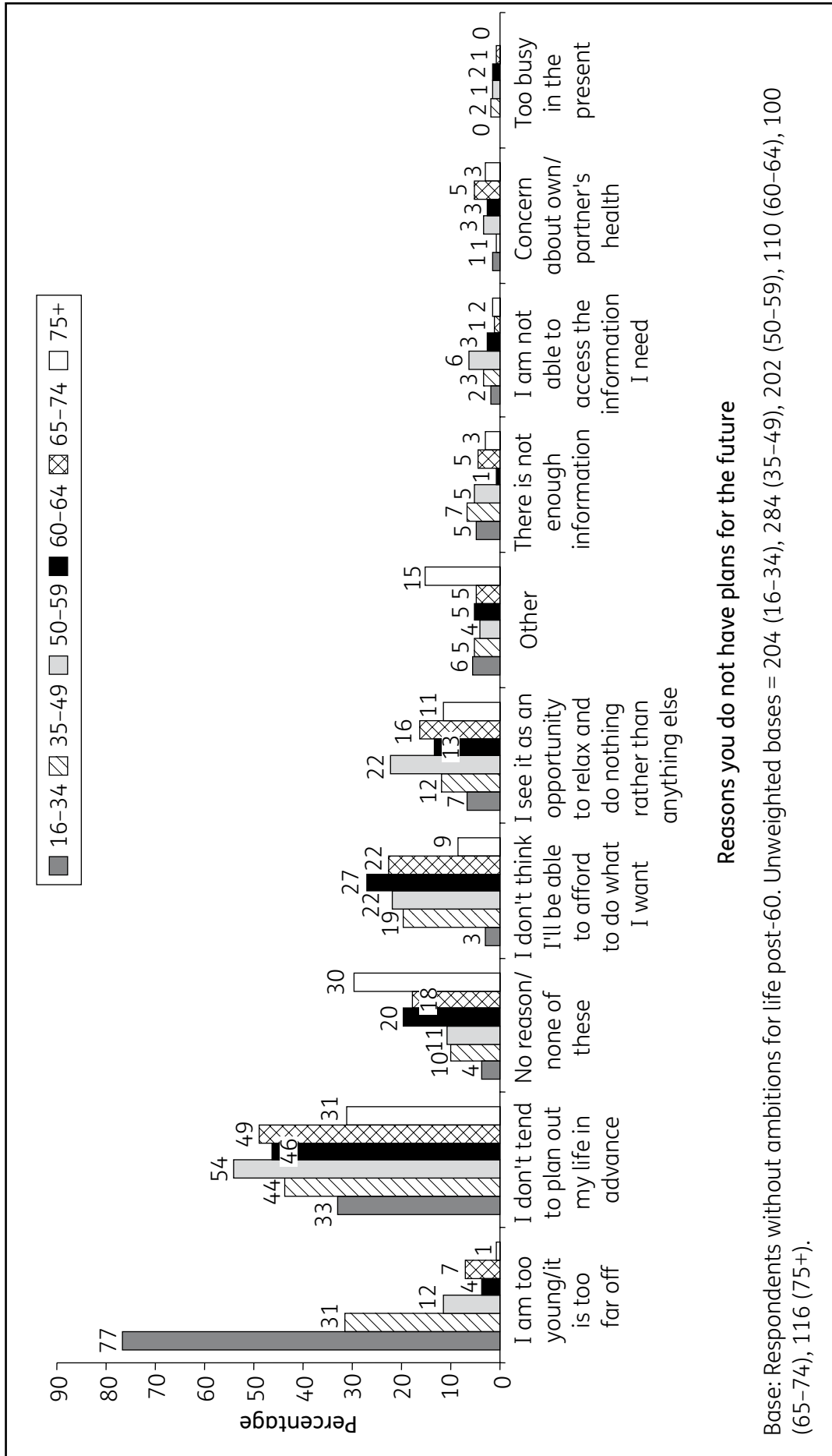
Table 3.5 Reasons for not having plans for when aged 60 onwards

Reason	Total %
I don't tend to plan out my life in advance	41
I am too young/it is too far off	37
I don't think I'll be able to afford to do what I want	14
I see it as an opportunity to relax and do nothing rather than anything else	12
There is not enough information	5
I am not able to access the information I need	3
Concern about own/partner's health	2
Too busy in the present	1
Other	6
No reason/none of these	11
<i>Unweighted base</i>	<i>1,016</i>

Base: Respondents without hopes or ambitions for when aged 60+. Respondents could choose more than one category.

'*I am too young/it is too far off*' was also a common reason, mentioned by 37 per cent of respondents without ambitions. As might be expected, younger respondents were most likely to give this reason (77 per cent of those aged 16 to 34 chose this, a figure which declined steadily with age) (see Figure 3.3).

Figure 3.3 Reasons for not having plans for when aged 60 onwards, by age group



Reasons you do not have plans for the future

It is worth noting that among those aged 50 to 59, more than half (54 per cent) gave ‘I don’t tend to plan out my life in advance’ as a reason for not having any hopes or ambitions for when they are aged over 60. People in their 50s were also most likely to say ‘I see it as an opportunity to relax and do nothing rather than anything else’ (22 per cent). Respondents aged 60 to 64 years were most likely to say ‘I don’t think I’ll be able to afford to do what I want’ (27 per cent), with younger respondents least likely to give financial constraints as a reason. Older respondents were more likely than younger ones to mention their health or their partner’s health as a reason for not having plans for the future, as were those with self-reported ‘bad’ or ‘very bad’ health (18 per cent compared with one per cent of those with good or very good health).

There were also some differences by sex, with men more likely to say ‘I see it as an opportunity to relax and do nothing rather than anything else’ (15 per cent compared with nine per cent of women) and that ‘there is not enough information’ (seven per cent compared with three per cent of women).

Respondents who gave being too young as a reason for not having thought about what they might do from aged 60 onwards were asked when they thought they might start thinking about this. Around a third (35 per cent) either could not choose an option or simply felt that part of their life was too far off to start planning for. Other common reasons were ‘when I stop working’ (24 per cent) and ‘when the children have left home’ (22 per cent) (see Table 3.6).

Table 3.6 When might start thinking about life aged 60 onwards

When might start thinking about life aged 60 onwards	Total %
None of these/I would not start thinking now/yet anyway as it is too far off	35
When I stop working	24
When the children have left home	22
When I/we have paid off the mortgage	16
When the children have finished university/college	12
When I start receiving my state pension	11
When I get married/start a family	2
When I start working	1
Other (specify)	5
<i>Unweighted base</i>	266

Base: Respondents saying too young to start planning. Respondents could choose more than one category.

3.4 Planning for later life

Respondents with hopes or aspirations for the period of their life from aged 60 onwards were asked what they had already done or were doing to plan for how they might achieve these ambitions. It is of course not possible to gauge how far advanced – or not – such planning might be but it is worth highlighting that the majority claimed to have undertaken some planning with just ten per cent saying they had not yet started planning and 15 per cent saying they would not start planning as it is too far off. The most common activities were finance-based, with 35 per cent having estimated what their likely income from pensions will be, and 32 per cent having begun to save for life after 60. About a quarter (28 per cent) had started making holiday or travel plans, while around a fifth (22 per cent) had thought about when they might stop working. Of the specific activities examined

in further depth in Chapter 4, 14 per cent had looked into further study or training courses and 11 per cent had begun finding out about volunteering opportunities. Only a minority, however, had started to make plans for their long-term care (six per cent) (see Table 3.7).

Table 3.7 What have done or are doing to achieve hopes or ambitions

Activity	Total %
Estimated what my likely income from pensions will be	35
Saving money to pay for when I am aged 60 onwards/the future	32
Started planning holidays or making travel plans	28
Started planning when I might stop working	22
Started making plans about moving house/area	19
None of these/I would not start planning now/yet anyway as it is too far off	15
Looked into study or training courses I might undertake	14
Found out about any volunteering opportunities there are	11
I have not started planning for when I am aged 60 onwards/the future	10
Started making plans for my long-term care	6
Other (Specify)	6
<i>Unweighted base</i>	839

Base: Respondents with hopes or ambitions. Respondents could choose more than one category.

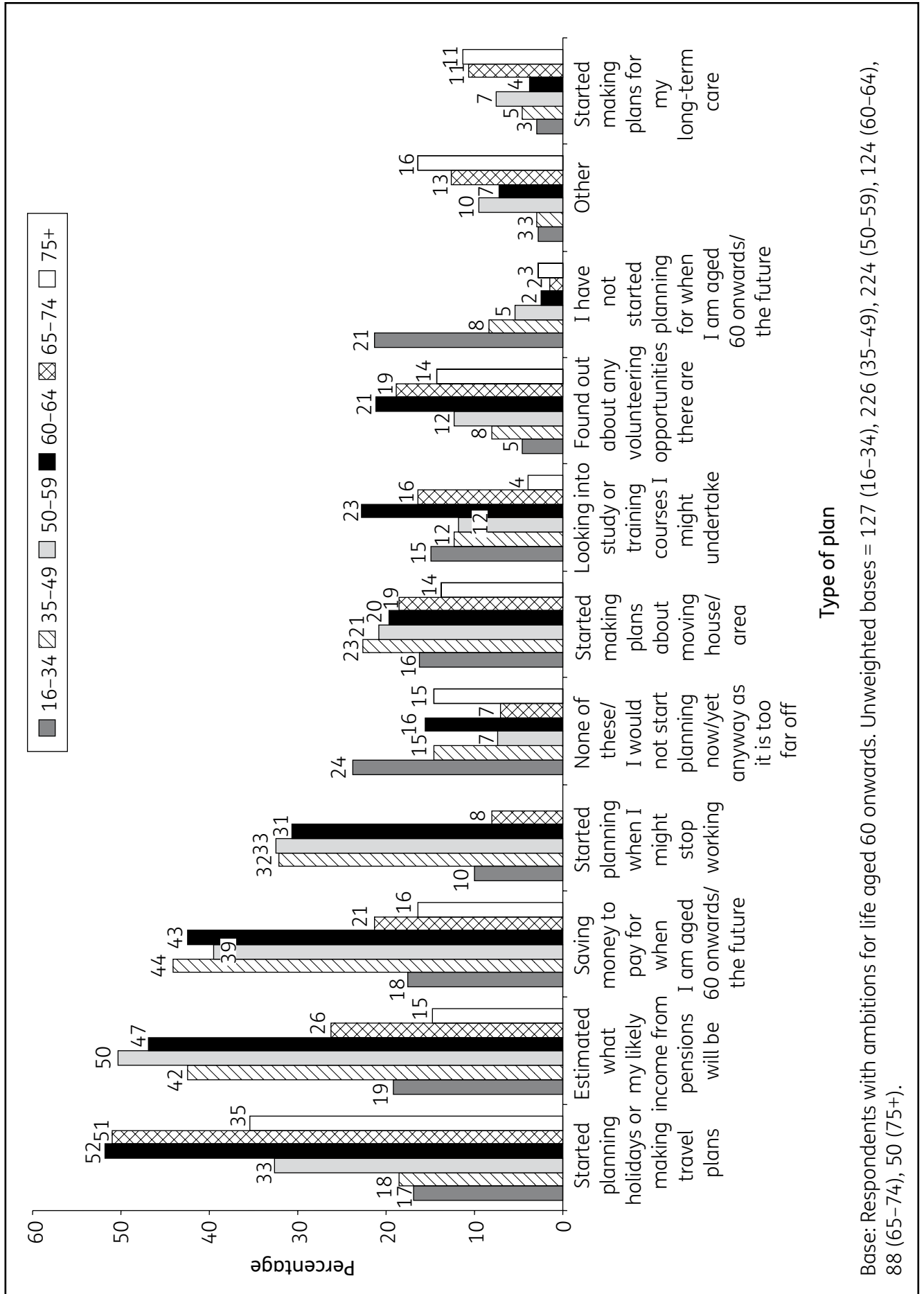
Men were more likely than women both to have estimated their likely income from pensions (38 per cent and 31 per cent respectively) and to have started planning when they might stop working (26 per cent and 17 per cent respectively).

As might be expected, however, there were differences in planning by age (see Figure 3.4). Younger people with hopes or ambitions were least likely to have taken steps to realise their ambitions. Those aged 16 to 34 were twice as likely to say they had not started planning yet as were other people (21 per cent compared with an average of ten per cent for all respondents with aspirations). People aged 60 to 64 were especially likely to have started planning holidays or making travel plans (52 per cent compared with an average of 28 per cent of all respondents asked). Of all possible actions, people were least likely to have started making plans for their long-term care, though those aged 65 years or more were more likely to have done so than others (11 per cent compared with an average of six per cent of all respondents asked). Although greater than other age groups, only half (50 per cent) of those aged 50-59 had estimated what their likely income from pensions will be (compared with an average of 35 per cent of all respondents). This is in line with previous findings.²⁶

It is noteworthy that even among the youngest group (aged 16 to 34) some claimed to have been making plans for when they were aged 60 or more. In particular, 16 per cent of this group claimed to have started to think about moving house or area and 15 per cent had looked into study or training courses, which seem high. It is probable that respondents may have been answering this question in relation to the near future, or referring to plans that had been formed only in the loosest sense.

²⁶ Clery, E., et al. (2010), p 61.

Figure 3.4 Percentage of respondents with plans to achieve hopes or ambitions by type of plan and age group



Higher earners were more likely to have made plans regarding their finances than those on lower incomes. In line with previous research,²⁷ people in the highest income quintile were twice as likely to have started saving money to pay for themselves when they are aged 60 onwards compared with those in the lowest quintile (43 per cent and 21 per cent respectively), likely because the former have more scope for saving. This group was also more likely to have estimated what their expected income from pensions will be (60 per cent compared with 39 per cent of those in the second highest quintile, and 11 per cent of those in the lowest quintile), which again might be because those earning less are less likely to have a pension. People on higher incomes were also more likely to have started planning when they might stop working than were those on lower incomes.

Some people, although they had hopes or ambitions for the future, had not begun to make plans to achieve these ambitions; this group was quite small (just 68 people), which limits the scope for analysis. However, the main reason for not having started to make plans was being too young.

²⁷ Clery, E. *et al.* (2010), p 89: higher household income is related to owning more financial products.

4 Activities in later life

4.1 Introduction

This chapter looks at aspirations for activities in later life, notably volunteering, education, leisure and culture activities. In general, the questions covered in this chapter were not asked of respondents who had indicated that they perceived themselves to be too young to be thinking about their activities beyond the age of 60. The chapter looks at three main types of activities: volunteering (see Section 4.3), further education (see Section 4.4) and leisure and cultural pursuits (see Section 4.5). For each of these, reasons for both interest and lack of interest are examined. Finally, Section 4.6 looks at the perceived likelihood of being required to care for someone after the age of 60.

4.2 Key findings

- About half of respondents (53 per cent) were interested in formal volunteering when aged 60 or more. A third (33 per cent) were interested in informal volunteering and a further third (31 per cent) were not interested in either.
- The strongest factor in facilitating volunteering was having someone ask you to become involved (50 per cent mentioned this).
- Of respondents not interested in volunteering, 25 per cent said 'I would do other things with my spare time', and 20 per cent said 'I just don't want to/I am not interested in volunteering'.
- Just over three-quarters (76 per cent) of those interested in learning post-60 wanted to do so 'just for the pleasure of learning'. This was more true of younger respondents than of older ones.
- Among those with aspirations of undertaking leisure or cultural activities, travel was the most common aspiration (82 per cent). Those in higher income quintiles were more likely to say this, while those aged over 65 were least likely to mention this.
- Just under three-quarters (73 per cent) said they expected to care for a family member when they themselves were 60 or older. Younger respondents were most likely to say this.
- The expectation of potentially having to care for a family member limited aspirations for leisure and cultural activities, but not for volunteering.

4.3 Volunteering

4.3.1 Interest in volunteering

Part of the Coalition government's policy 'Ageing Well' is to 'engage older people in civic life'.²⁸ Volunteering is said to have 'quality of life benefits' for those participating as well as 'maximising economic potential' of the volunteering community.²⁹ In addition, it links to the current 'Big Society' agenda.

²⁸ <http://www.dwp.gov.uk/policy/ageing-society/ageing-well/> (accessed 2 March 2011).

²⁹ Audit Commission (2008), p 47.

Respondents who had started to think about later life aspirations or begun to make plans were asked about voluntary activities they might partake in when older. The question was designed to identify interest in formal volunteering, defined as unpaid work through a group, club or organisation and informal volunteering, defined as unpaid help for someone who is not a relative.

Table 4.1 Interest in volunteering when aged 60 onwards

Type of volunteering	Total %
Unpaid work through a group, club or organisation	53
Unpaid help for someone who is not a relative	33
No, neither of these	31
<i>Unweighted base</i>	<i>1,551</i>

Base: All respondents excluding those who said they were 'too young' to be thinking or planning their later life. Respondents could choose both unpaid work and unpaid help.

Formal volunteering included activities such as raising money, leading a group, being on a committee, organising an event, giving advice or counselling, administrative or clerical work, providing transport, campaigning, and working in a shop. Over half of respondents (53 per cent) who had begun to think about later life were interested in this type of voluntary work (see Table 4.1). It should be noted that at this question respondents were specifically prompted as to their interest in volunteering. Responses should be set against those to an earlier question where two-fifths (39 per cent) picked voluntary activities out of a list of potential activities they might be interested in when older (see Table 3.3).

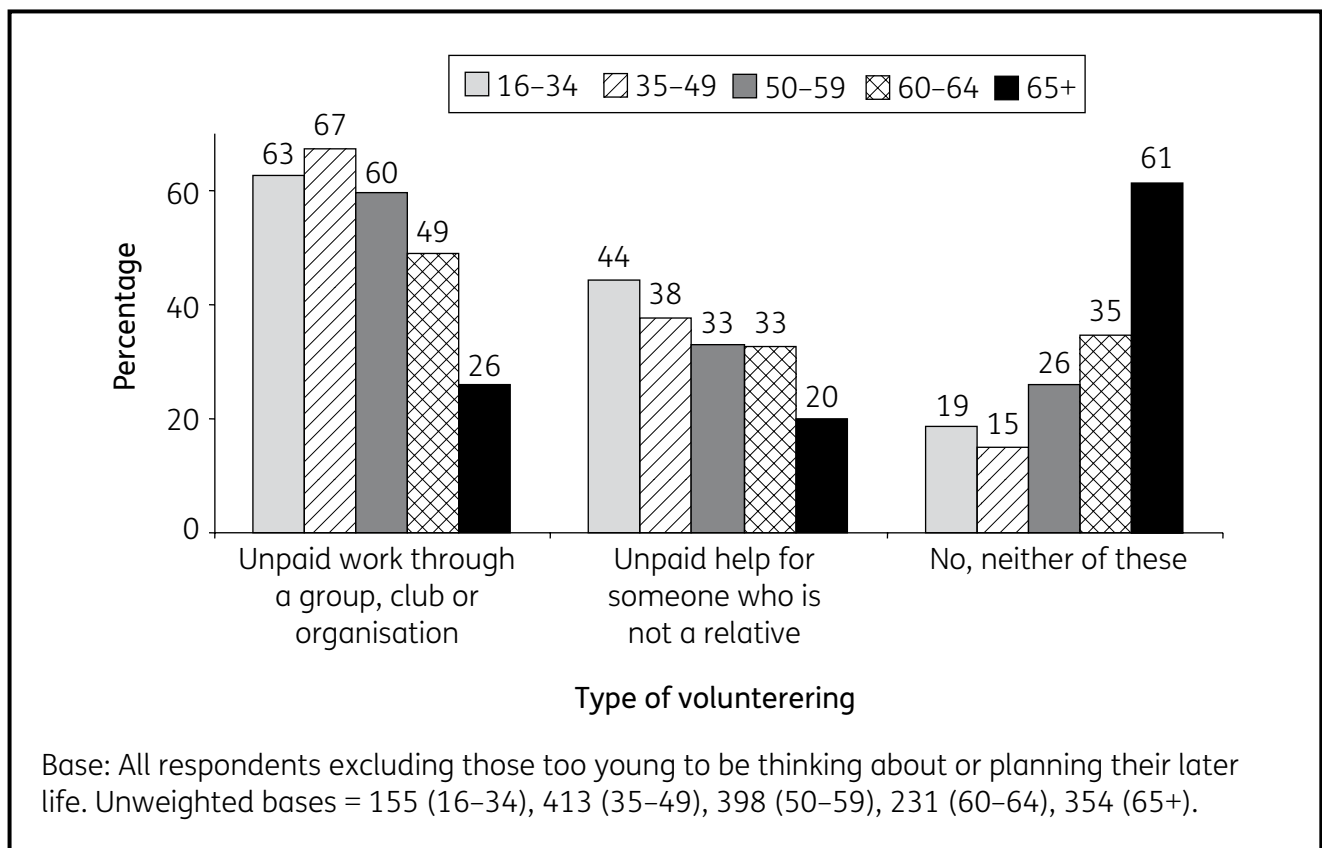
Interest in formal volunteering varied by age, with respondents younger than 60 years old more likely to express an interest. Indeed, 61 per cent of respondents aged 65 years or more stated they were unlikely to do any type of volunteering in the future (see Figure 4.1). Respondents aged 50 years and over were twice as likely to express no interest in future volunteering as those aged under 50 (44 per cent and 16 per cent respectively). There was no difference in interest in formal volunteering by sex.³⁰

Informal volunteering included activities such as shopping or running errands, keeping in touch with or visiting someone who has difficulty getting out, providing help with cooking, cleaning, gardening or DIY, providing transport, and filling in forms, being available if someone needs help. A third of respondents (33 per cent) said they might undertake such activities – fewer than had expressed interest in formal volunteering (53 per cent, see Table 4.1). Interest in this type of volunteering also declined with age, from 44 per cent among 16 to 34 year olds to 20 per cent of those aged 65 or more (see Figure 4.1). Unlike for formal volunteering, there was a difference by sex when expressing interest in future informal volunteering. While nearly a third (29 per cent) of men expressed an interest in such activities, this was true of nearly two-fifths of women (37 per cent).

³⁰ Other research has found women were more likely to engage in formal volunteering than men (28 per cent and 23 per cent respectively had done so at least once a month, 2008-09), Drever, E. (2010), p 13.

Latest figures show that half (53 per cent) of people aged 65 to 74 volunteered informally at least once in the last year, and two-fifths (38 per cent) volunteered formally.³¹ It seems that people are more likely to engage in informal than formal volunteering, which is at odds with our results, seen in Table 4.1, where interest in formal volunteering was greater than that expressed for informal volunteering (53 per cent compared with 33 per cent). It might be that while people with an interest in volunteering expect that they will become involved through formal routes, when it comes to it, there are informal volunteering opportunities that arise.³²

Figure 4.1 Percentage of respondents interested in different types of volunteering, by age group



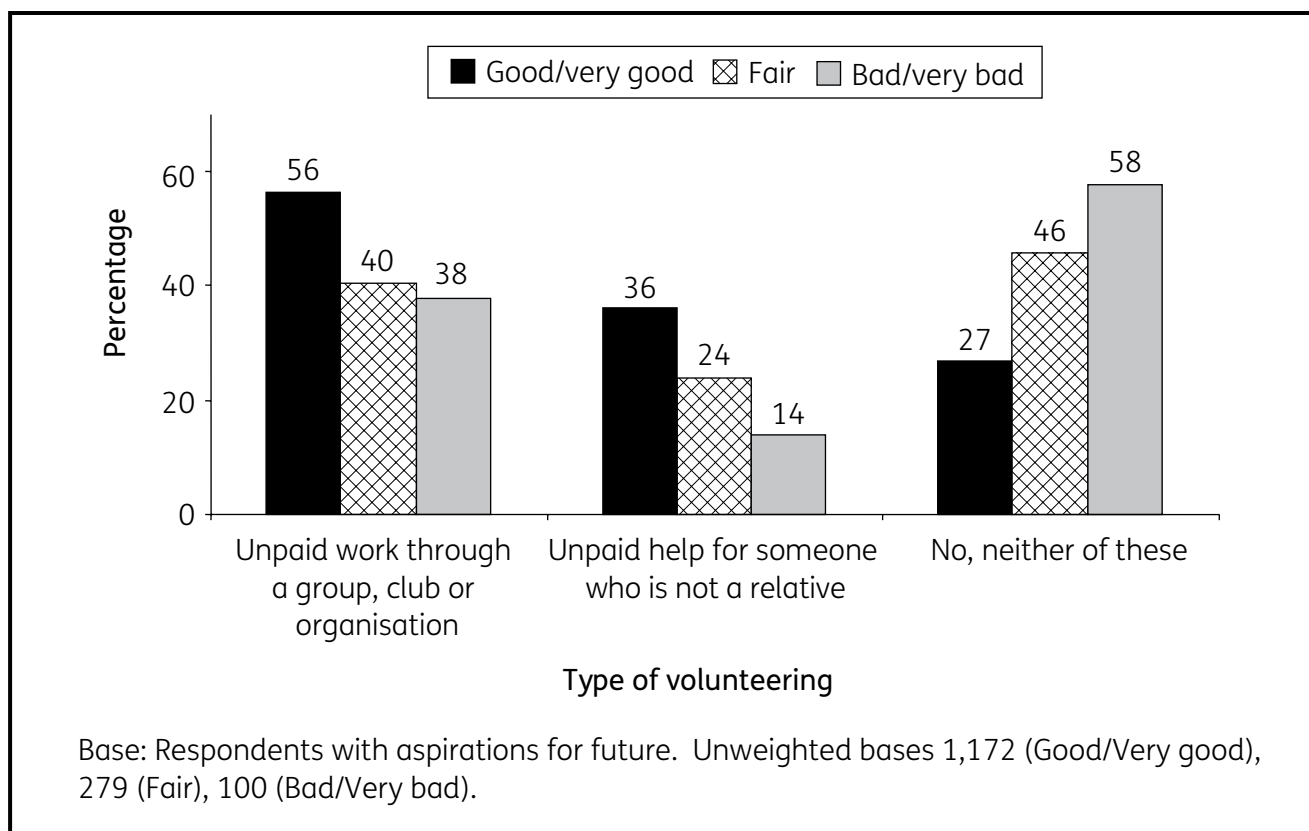
In line with evidence that people with greater physical health are more likely to spend time volunteering,³³ Figure 4.2 shows that respondents who rated their health as good or very good were more likely than those with fair or poor health to be interested in both formal and informal volunteering when they are aged 60 or more.

³¹ Communities and Local Government (2011) Table 7. Figures for those aged 75 or more: 41 per cent informal and 27 per cent formal at least once in past year.

³² The definitions used in the questionnaire for formal and informal volunteering were designed to mirror those use in the Citizenship Survey, though there were some differences for reasons of brevity.

³³ Thoits, P. and Hewitt, L. (2001), p 127.

Figure 4.2 Percentage of respondents interested in different types of volunteering, by self-reported health status



Those in the top quintile were most likely to claim an interest in formal volunteering (71 per cent compared with 42 per cent of those earning £4,941-£9,880). Educational qualification was also a factor, with both formal and informal volunteering more popular among those with a postgraduate or first degree compared with those with no qualifications. Those in managerial and professional occupations were more likely to be interested in formal volunteering than those in routine and manual occupations (66 per cent and 41 per cent respectively).

Multivariate analysis using logistic regression found that age, income, occupation and educational qualifications were all independent predictors of expressing an interest in formal volunteering when older.³⁴ Similarly, interest in informal volunteering can be predicted by a respondent's sex, age and occupation, in addition to self-reported health.³⁵

Respondents who expressed an interest in volunteering were then asked what factors had encouraged them or made it easier for them to get involved. Some form of personal connection to the particular activity is evidenced by the fact that the three most frequently mentioned responses were having someone ask you to become involved (50 per cent), being joined by friends or family (38 per cent) and having someone already involved help you get started (37 per cent) (see Table 4.2).

³⁴ See Table C.2 in Appendix C for full results.

³⁵ See Table C.3 in Appendix C for full results.

Table 4.2 Factors enabling volunteering

Factors enabling volunteering	Total %
Someone asked me directly to get involved	50
My friends or family got involved with me	38
Someone who was already involved was there to help get me started	37
The information about the things I could do was available	24
I can do it from home	18
I knew it would help me improve my skills or get qualifications	11
Something else	8
Someone provided transport when I needed it	8
None of these	8
I knew it would benefit me in my career or improve my job prospects	8
I knew I could get my expenses paid	7
<i>Unweighted base</i>	1,071

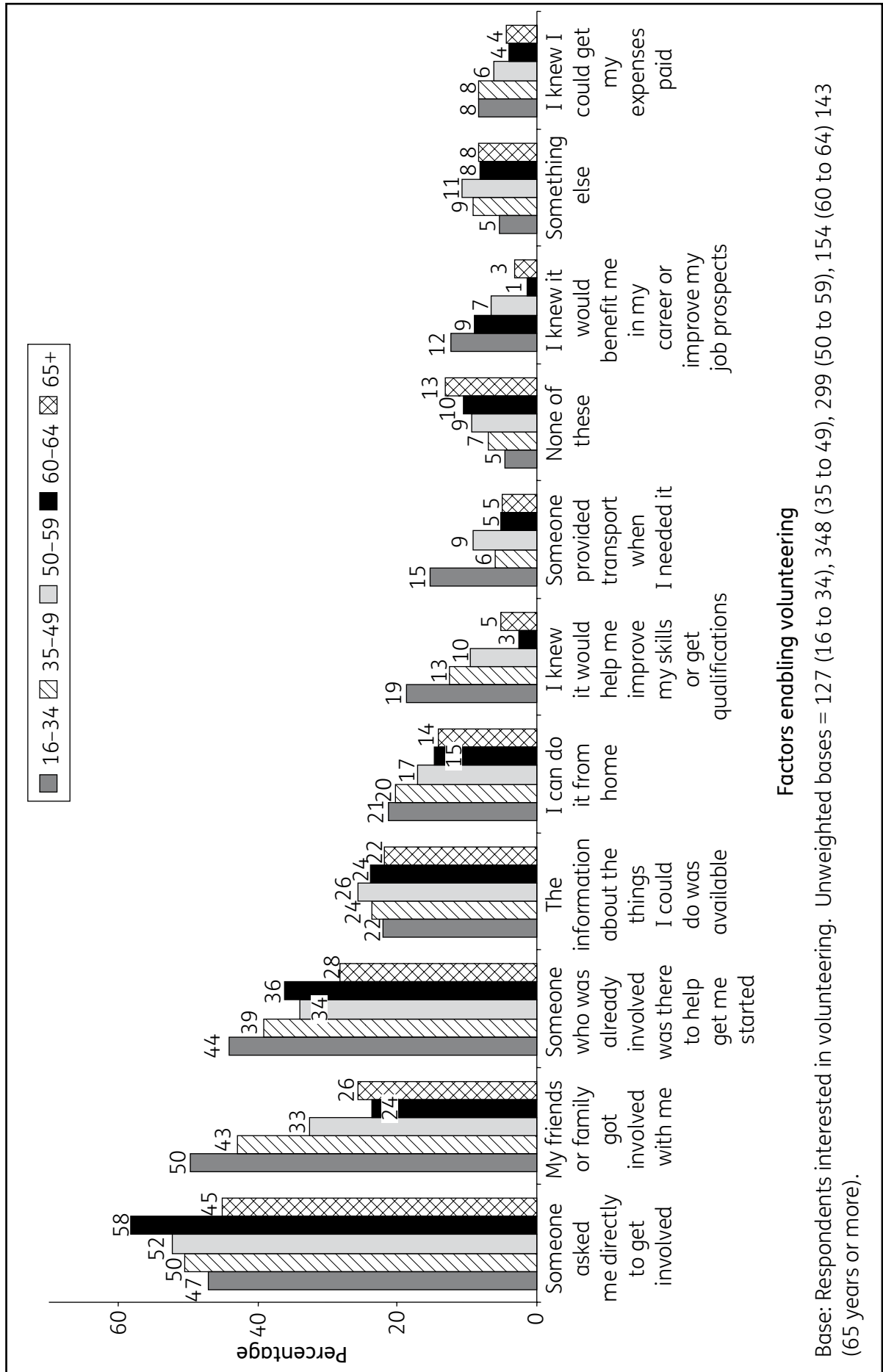
Base: Those interested in future volunteering. Respondents could choose more than one factor.

There were few differences by sex but women were more likely to mention someone who was already involved helping them to get started (42 per cent compared with 32 per cent of men).

Younger respondents were more likely to mention having friends or family getting involved with them than were their older counterparts (50 per cent of those aged 16 to 34 years compared with 24 per cent of those aged 60 to 64 years). Younger respondents were also more likely to value having transport provided (15 per cent of 16 to 34 year olds compared with five per cent of those aged 65 or more). Perhaps unsurprisingly, younger respondents were more likely to mention career-related factors – improving skills or getting qualifications, and improving job prospects (19 per cent and 12 per cent of 16 to 34 year olds respectively) – than were older respondents (see Figure 4.3).

Furthermore, respondents in the two highest income quintiles were more likely to report having been asked by someone to get directly involved than those with lower incomes. Respondents in the lower quintiles were more likely to mention the provision of transport than those in higher quintiles.

Figure 4.3 Factors enabling volunteering, by age group



4.3.2 Lack of interest in volunteering

About a third of respondents (31 per cent) said they were not interested in either type of voluntary activity in the future. These people were asked to choose as many reasons as they liked from a list to explain why they were not interested. The most frequently cited reasons for this were ‘I would do other things with my spare time’ (25 per cent) and ‘I just don’t want to/I am not interested in volunteering’ (20 per cent). Notably, respondents anticipated that factors related to their age might prevent their involvement in voluntary activities. Sixteen per cent anticipated a caring responsibility, 18 per cent stating they themselves might not be healthy enough and 19 per cent simply saying they would be too old. Although, as was shown in the previous section, respondents who were interested in volunteering mentioned the provision of information as a facilitating factor (24 per cent, Table 4.2), there was no evidence to suggest a lack of information was preventing people becoming involved (see Table 4.3).

Table 4.3 Percentage of respondents expressing reasons why not interested in volunteering when aged 60 onwards

Reason	Total %
I would do other things with my spare time	25
I just don’t want to/I am not interested in volunteering	20
I’ll be too old	19
I may need to be looked after/will not be healthy/active enough	18
I might have to look after someone who is elderly or ill	16
I’ve never thought about it	16
I might have work commitments	14
I might have to look after children/the home	12
I have done my bit	2
I don’t know any groups that need help	1
I might have to study	1
I haven’t heard about opportunities to give help/I’m new to the area	0
Other (specify)	5
Unweighted base	495

Base: Those not interested in volunteering in the future. Respondents could choose more than one factor.

Due to small base sizes it is difficult to analyse these reasons by sub-groups. However, age was found to be significant in many cases. Although it has been found that lack of information proved a barrier to volunteering for older people,³⁶ older respondents here were no more likely than younger ones to say ‘I don’t know any groups that need help; or ‘I haven’t heard about opportunities to give help/I’m new to the area’. Nor was it the case that older people had not thought about volunteering (12 per cent of those aged 50 or more said they had not thought about it, compared with 29 per cent of those under 50.) It has been suggested that there is a problem with ‘outreach’ to older people;³⁷ of respondents who were interested in future volunteering, younger ones were much more likely to report that someone had asked them to get involved than were older ones.

³⁶ Audit Commission (2008) p 24. In a study by the Audit Commission using mystery shoppers, councils were found to be poor at providing information about local employment and volunteering opportunities for older people (those aged 50 and over).

³⁷ Hutchinson, R. (2000).

There was some evidence that older people were less likely to think they would be active or healthy enough to volunteer (21 per cent of those aged 65 or more, compared with eight per cent of those aged 16 to 34). However, this was lower than the proportion of respondents aged 65 years or more who said 'I'll be too old': 33 per cent compared with an average of 19 per cent of all respondents. It would seem then that one barrier to volunteering for older people is the perception that their age prohibits such activity. While there is a plethora of volunteering organisations aimed at young people there are fewer for older generations. It has been recommended elsewhere that organisations should target people approaching retirement age to overcome the relatively low numbers of people volunteering in retirement.³⁸

Respondents not interested in volunteering were then asked what would make them likely to undertake voluntary work when they are aged 60 or more. Just over half (57 per cent) said there was nothing that would encourage them (see Table 4.4). This supports the findings from the previous question and demonstrates that there is clearly a group of people who are simply not interested in getting involved in voluntary activities. However, among those that did mention something, the importance of a personal connection was again demonstrated. Just under a fifth (18 per cent) mentioned having friends or family getting involved and 17 per cent mentioned if someone asking them directly.

Table 4.4 Things that would encourage respondents to volunteer

Reason	Total %
None of these	57
If my friends or family got involved with me	18
If someone asked me directly to get involved	17
If someone who was already involved was there to help get me started	9
If I could do it from home	8
If someone could provide transport when I needed it	4
If more information about the things I could do was available	4
Something else	4
If I knew it would help me improve my skills or get qualifications	3
If I knew I could get my expenses paid	3
If I knew it would benefit me in my career or improve my job prospects	3
<i>Unweighted base</i>	496

Base: Those not interested in future volunteering. Respondents could choose more than one factor.

4.4 Education

4.4.1 Interest in learning and training

It is known that engagement in learning (and other activities) declines with age.³⁹ Although the government has provided assistance, including the Adult Learning Grant⁴⁰ and Professional and Career Development Loan⁴¹ to help adults learn and train, Building a society for all ages and *The Learning Revolution*⁴² recognised that more could be done to engage adults in later life learning, through proposing such measures as funding a ‘learning transformation fund’ and encouraging schools to make available their facilities to the wider community.

As was demonstrated in Chapter 3, 30 per cent of those with aspirations for their later life said that they were interested in taking up learning or training, and 16 per cent mentioned learning or acquiring new skills from family or friends (see Table 3.3). This group was asked about the types of training or learning they would be interested in. There was a clear preference for more informal types of training. Three-quarters (76 per cent) of those beyond the age of 60 were interested in informal courses, ‘just for the pleasure of learning’ and two-fifths (39 per cent) were interested in learning new skills from friends or relatives. Only around a fifth (19 per cent) were interested in formal training that lead to a qualification (see Table 4.5).

Table 4.5 Interest in training or learning when aged 60 onwards

Type of learning/training	Total %
More informal courses just for the pleasure of learning (such as learning a new language)	76
Learning new skills from friends or relatives (such as using a computer)	39
Formal training or courses that lead to a recognised qualification such as GCSEs, A-Levels or BTECs, Diplomas	19
None of these	5
Unweighted base	433

Base: Respondents interested in training or learning when aged 60 onwards (excluding those too young to be thinking about what they might do post-60). Respondents could choose more than one factor.

The preference for less formal learning was more marked among older respondents. As is shown in Figure 4.4, interest in formal learning was concentrated among younger respondents. A quarter (25 per cent) of those aged under 50 who had said they were interested in training or learning post-60 would be interested in formal training, potentially suggesting that these respondents were answering in relation to their present age rather than when they were aged over 60. However, among those already in this age, the proportion had declined to seven per cent. Conversely, older respondents were more likely than their younger counterparts to express an interest in learning new skills from friends or relatives, such as using a computer.

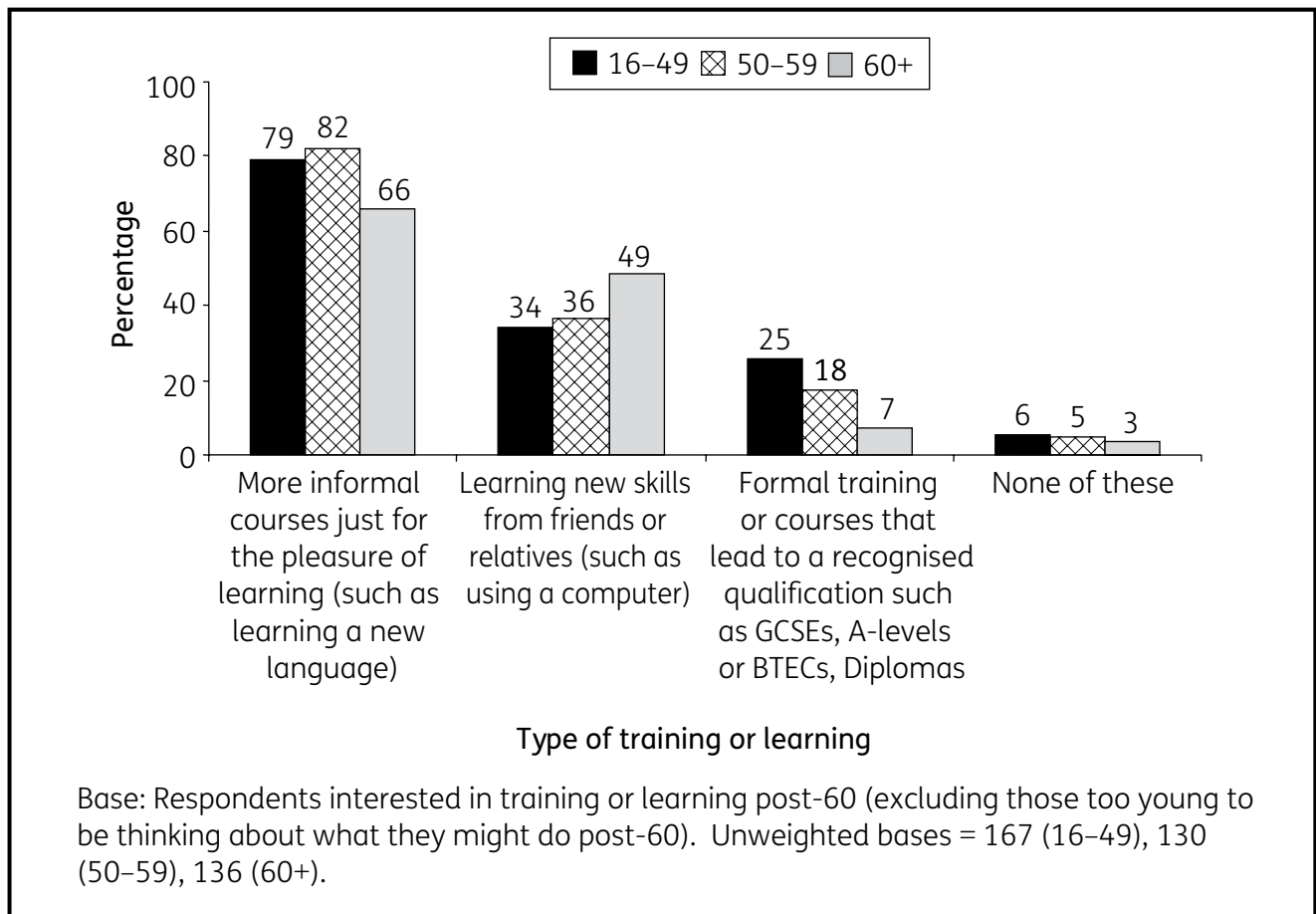
³⁹ English Longitudinal Study of Ageing, Wave 2.

⁴⁰ <http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/Adultlearninggrant/index.htm> (accessed 3 March 2011).

⁴¹ <http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm> (accessed 3 March 2011).

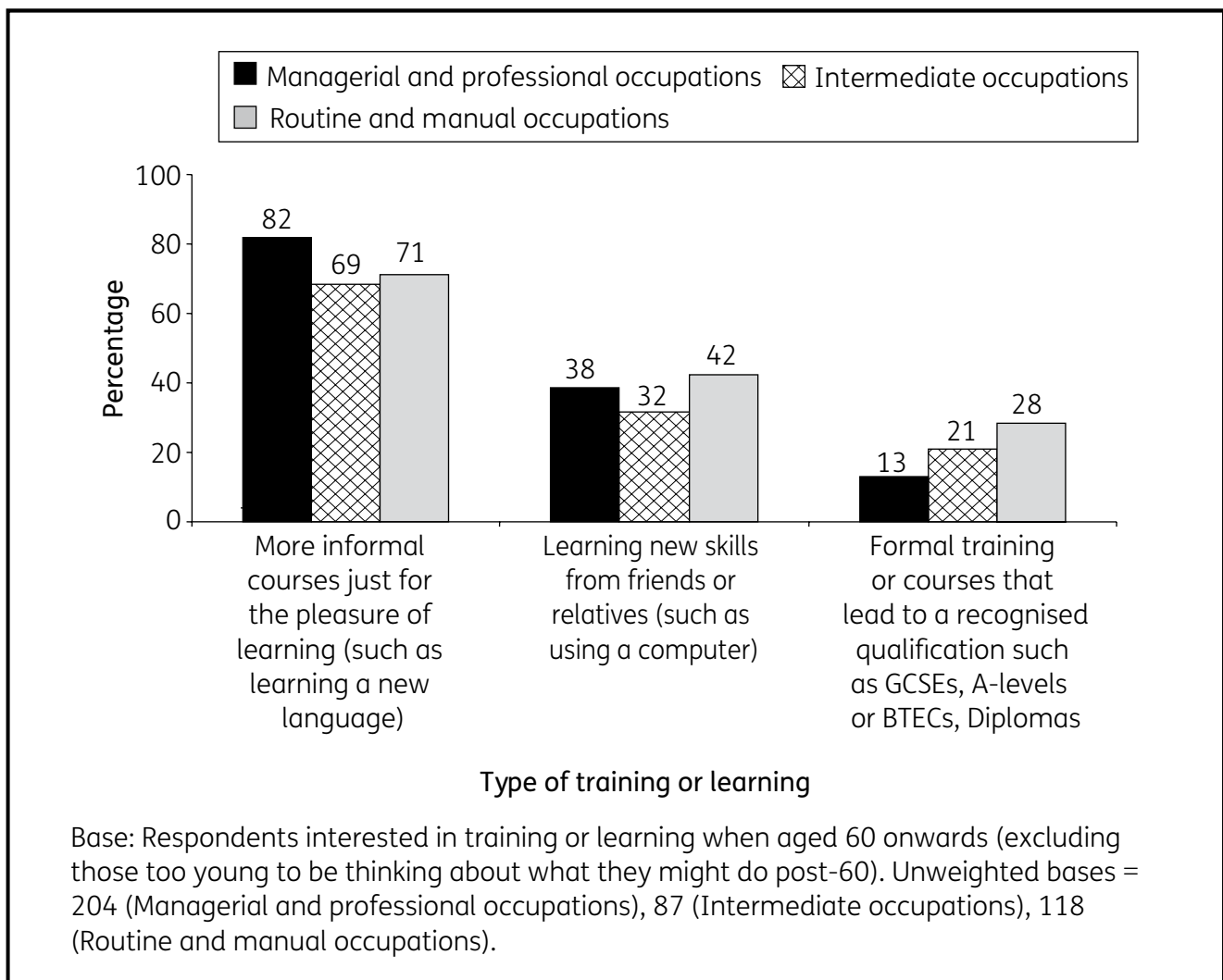
⁴² Department for Business, Innovation and Skills (formerly Department for Innovation, Universities & Skills) (2009).

Figure 4.4 Percentage of respondents interested in training or learning when aged 60 onwards, by age group



In line with this, occupation was related to interest in learning when aged 60 onwards. Base sizes are small so results should be interpreted with caution. Respondents in managerial and professional occupations were most likely to be interested in informal courses (82 per cent compared with 69 per cent of those in intermediate occupations), while those in routine and manual occupations were twice as likely to express an interest in gaining qualifications after the age of 60 (28 per cent compared with 13 per cent of those in managerial and professional occupations) (see Figure 4.5).

Figure 4.5 Percentage of respondents interested in training or learning when aged 60 onwards, by occupation



There was little difference in interest in different types of learning by sex or income.

4.4.2 Lack of interest in learning or training

Respondents who had not mentioned having ambitions to learn or undertake training after 60 were asked why this was. They could choose as many options from a list as they liked (see Table 4.6). It is clear that there is a group of people who are simply not interested in training. The most frequently-cited reason given was ‘I would do other things with my spare time’ (35 per cent), followed by a feeling that ‘I will already have done enough training or learning’ (28 per cent). Eight per cent felt there would be no point and six per cent ‘just don’t like doing courses’.

Others would seem to anticipate factors preventing them undertaking training; 17 per cent thought they may have work commitments, 15 per cent thought they might have to care for someone, 14 per cent that they would just be too old and eight per cent feared they may not be healthy or active enough. Communication focused on overcoming these potential barriers may be needed to encourage people to get involved in training.

Table 4.6 Percentage of respondents not interested in learning or acquiring new skills when aged 60 onwards

Reason	Total %
I would do other things with my spare time	35
I will already have done enough training or leaning	28
I've never thought about it	19
I might have work commitments	17
I might have to look after someone who is elderly or ill	15
I'll be too old	14
I might have to look after children/the home	14
There would be no point in doing any training or learning	8
I may need to be looked after/will not be healthy/active enough	8
I just don't like doing training or courses	6
Other (specify)	4
I don't know of any courses/haven't heard about opportunities to learn/I'm new to the area	3
<i>Unweighted base</i>	643

Base: Respondents not interested in learning or training when aged 60 onwards (excluding those too young to be thinking about what they might do post-60). Respondents could choose more than one factor.

Women were twice as likely as men to say 'I might have to look after the children or the home' (19 per cent and ten per cent respectively) as a reason for not being interested in future learning or training, whereas men were more likely to mention that they would want to do other things with their spare time (40 per cent versus 30 per cent among women). Those aged 50 to 59 years were most likely to say that they might have work commitments (24 per cent). As found for volunteering, the most common reason given by those aged over 65 for not undertaking future learning or training was 'I'll be too old' (35 per cent compared with 14 per cent of all respondents answering this question), though this result was not statistically significant.

4.4.3 Interest in changing career

Wider changes in the economy, such as the shift from manufacturing to services have meant an increasing likelihood of career change and the decline in the notion of a 'job-for-life'. For this reason, respondents aged between 45 and 64 were asked about their interest in training for a career change:

How interested would you be in doing some training or leaning if it meant that you could change your career to do a new or different job?

More respondents said they were not interested (60 per cent) than were interested (40 per cent). Among those who were currently in employment 18 per cent were very interested and a further 26 per cent fairly interested (see Table 4.7). Respondents who had previously mentioned an ambition for paid work or employment post-60 were more likely than those who had not to be interested in training for a career change (53 per cent and 29 per cent respectively).

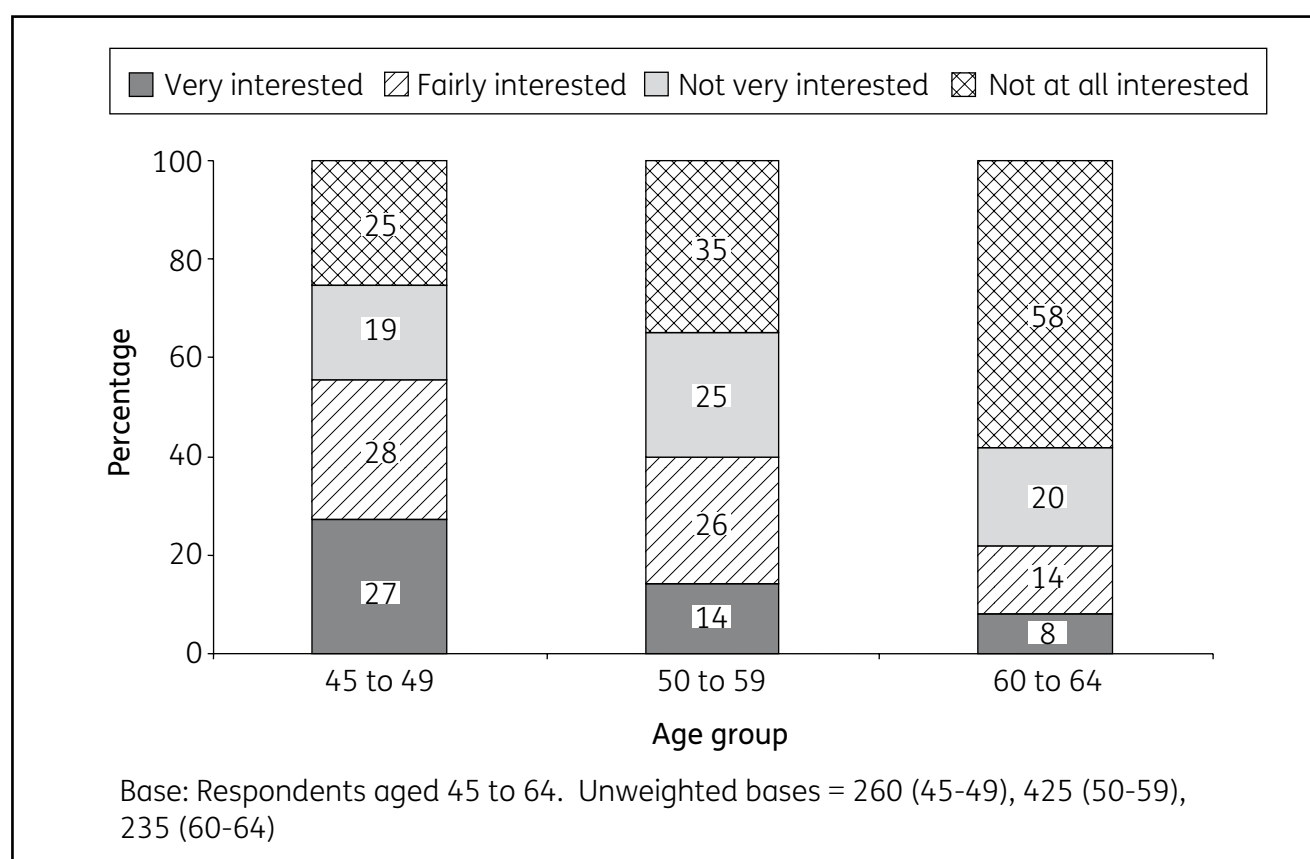
Table 4.7 Percentage of respondents (aged 45 to 64) interested in training for a career change when aged 60 onwards, by employment status

Interest	Economic status			Total %
	In employment	Unemployed	Economically inactive	
Very interested	18	-	11	16
Fairly interested	26	-	15	23
Not very interested	24	-	17	22
Not at all interested	32	-	57	38
<i>Unweighted bases</i>	619	32	269	920

Base: All respondents aged 45 to 64.

Interest in retraining in order to change career was, as might be expected, related to age. Younger respondents (45 to 49 years) were more likely to be interested than were those aged 60 to 64 (56 per cent and 22 per cent respectively) (see Figure 4.6). Respondents with self-reported good or very good health were also more likely to express an interest in retraining than were those in less good health. However, this is not shown to be a predictive factor when analysed by logistic regression, suggesting that this may simply reflect the younger age profile of those with good health.⁴³

Figure 4.6 Percentage of respondents (aged 45 to 64) interested in training for a career change when aged 60 onwards, by age group



⁴³ See Table C.4 in Appendix C for full results.

4.5 Leisure and culture

4.5.1 Interest in leisure and culture

In Chapter 3, it was shown that 81 per cent of those with aspirations expressed an interest in leisure or cultural activities (see Table 3.3), and this was the most common aspiration. These respondents were asked about the particular sorts of activities they would be interested in doing. The most common aspiration here was to travel or to take holidays (82 per cent). Also popular were physical activity (69 per cent) and reading (57 per cent), followed by visiting galleries, theatres and so on (52 per cent), gardening (50 per cent) and creative hobbies (49 per cent) (see Table 4.8).

These figures can be compared with data from the *Taking Part Survey*⁴⁴ which found 47 per cent of adults had visited a museum, gallery or archive in the last 12 months, and 53 per cent had taken part in active sport in the last four weeks. However, these figures were lower for older people: 45 per cent of those aged 65 to 74 and 21 per cent of those aged 75 years or more had visited galleries and museums, while 32 per cent 18 per cent respectively had taken part in sport.

Table 4.8 Percentage of respondents interested in leisure activities or hobbies when aged 60 onwards, by gender

Leisure activity	Men %	Women %	Total %
Travel/holidays	82	82	82
Physical activity such as walking, cycling, swimming, dancing etc.	69	69	69
Reading	51	64	57
Visiting art galleries, the theatre, concerts, museums etc.	45	59	52
Gardening	45	54	50
Hobbies such as painting, crafts, cookery, playing an instrument etc.	45	54	49
Computing	46	33	39
Going to sporting events	50	20	35
Attending community/social groups	21	26	24
Other (specify)	1	2	2
Unweighted bases	388	465	853

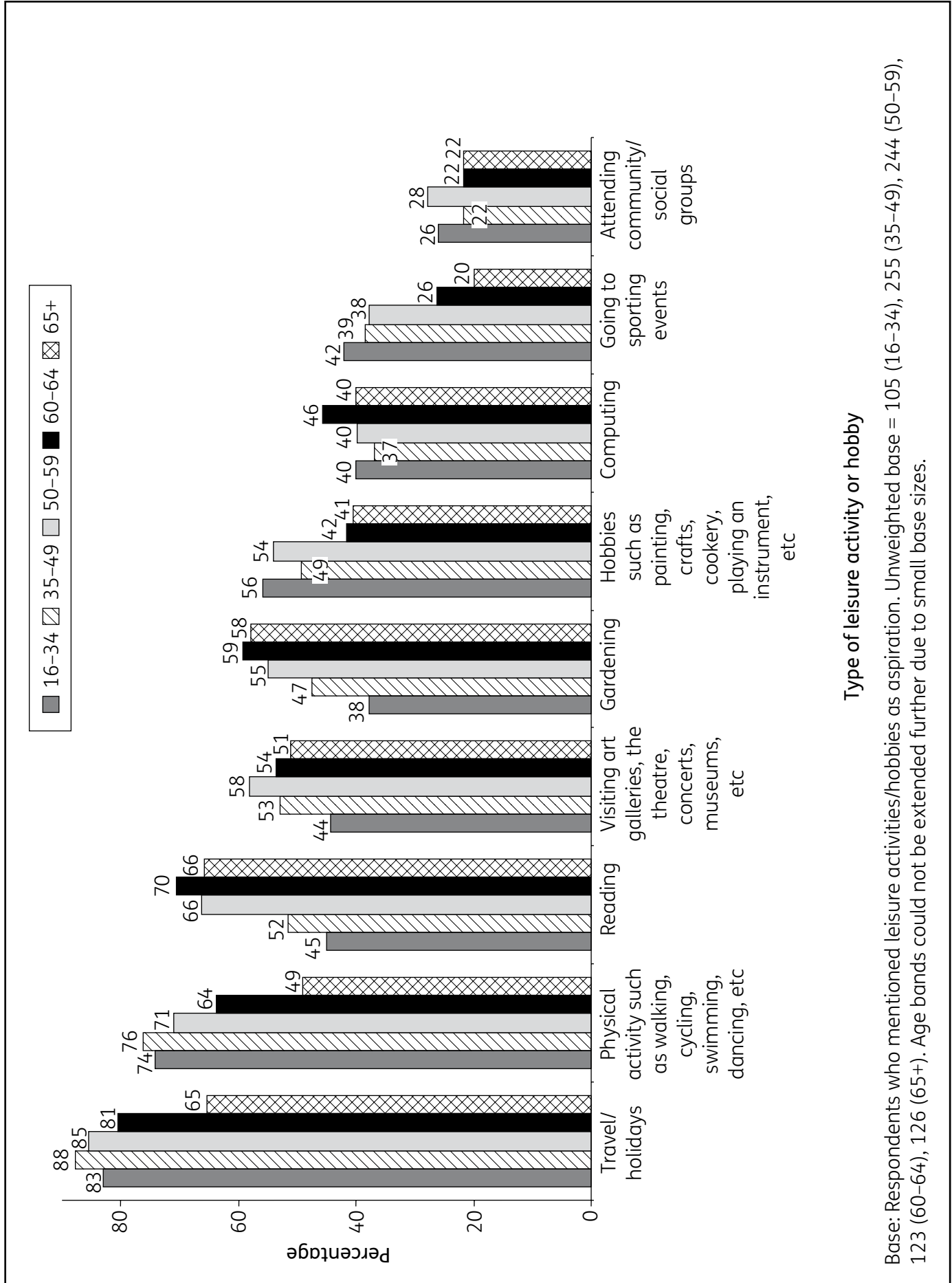
Base: Respondents who mentioned leisure activities/hobbies as an aspiration (excluding those too young to be thinking about what they might do post-60). Respondents could choose more than one factor.

There were some notable differences between men and women as to which hobbies respondents favoured. Men were more likely to mention computing and going to sports events than were women (50 per cent and 20 per cent respectively). Conversely, women were more likely to mention reading, visiting galleries, theatres and so on, gardening, and hobbies such as painting, crafts and so on (see Table 4.8).

⁴⁴ Department for Culture, Media and Sport (2010), pp 8, 13, 40, 46.

Interest in future leisure or cultural activities also varied by age. Respondents aged 65 years or over were less likely to mention holidays/travel, attending sporting events, physical activities, and hobbies such as painting and so on than their younger counterparts (see Figure 4.7). Conversely, they were more likely than average to mention gardening (58 per cent compared with 50 per cent of all respondents asked) and reading (66 per cent compared with 57 per cent of all respondents asked). These differences are interesting as they demonstrate that younger people's perceptions of what they might be interested in when they reach the age of 60 differ from those who have already reached that age. This may of course be due to a cohort effect or, alternatively, to people's changing preferences as they get older. Interest in computing and attending community groups was fairly consistent across age groups. It is perhaps notable, however, that an interest in computing in later life did not vary significantly between age groups.

Figure 4.7 Percentage interested in types of leisure/culture activity when aged 60 onwards, by age group



Type of leisure activity or hobby

Base: Respondents who mentioned leisure activities/hobbies as aspiration. Unweighted base = 105 (16-34), 255 (35-49), 244 (50-59), 123 (60-64), 126 (65+). Age bands could not be extended further due to small base sizes.

All forms of leisure activity save for computing and gardening, were linked to income, occupation and education – factors which of course may be interlinked. For example, higher earners were more likely to express interest in travel (92 per cent of those in the highest quintile, 74 per cent in the lowest quintile), and to visit art galleries and such like (60 per cent compared with 39 per cent in the lowest quintile), as were those with higher educational qualifications (71 per cent with postgraduate or first degrees mentioned galleries and so on compared with 29 per cent with no qualifications).

4.5.2 Lack of interest in leisure and culture

Respondents who did not mention an interest in leisure and culture activities when aged 60 onwards were asked why this was; they could choose multiple answers from a list (see Table 4.9). The most common reasons given were ‘I’ve never thought about it’ (28 per cent) and ‘I would do other things with my spare time’ (25 per cent).

Table 4.9 Percentage of respondents that have no interest in leisure activities or hobbies when aged 60 onwards

Reason	Total %
I’ve never thought about it	28
I would do other things with my spare time	25
I might have work commitments	19
I may need to be looked after/I will not be healthy/active enough	14
I might have to look after children/the home	14
I might have to look after someone who is elderly or ill	12
Other reason (specify)	11
I’ll be too old	8
I wouldn’t know what to do/I don’t have any hobbies	2
<i>Unweighted base</i>	222

Base: Respondents not interested in leisure/cultural activities when aged 60 onwards (excluding those too young to be thinking about what they might do post-60). Respondents could choose more than one factor.

4.6 Caring

With an ageing population, levels of both formal and informal care-giving are increasing. The 2001 Census estimated that 4.9 million people were providing informal care for family and friends.⁴⁵ The government has launched the Dilnot Commission on the funding of care and support for disabled adults and those in later life.⁴⁶

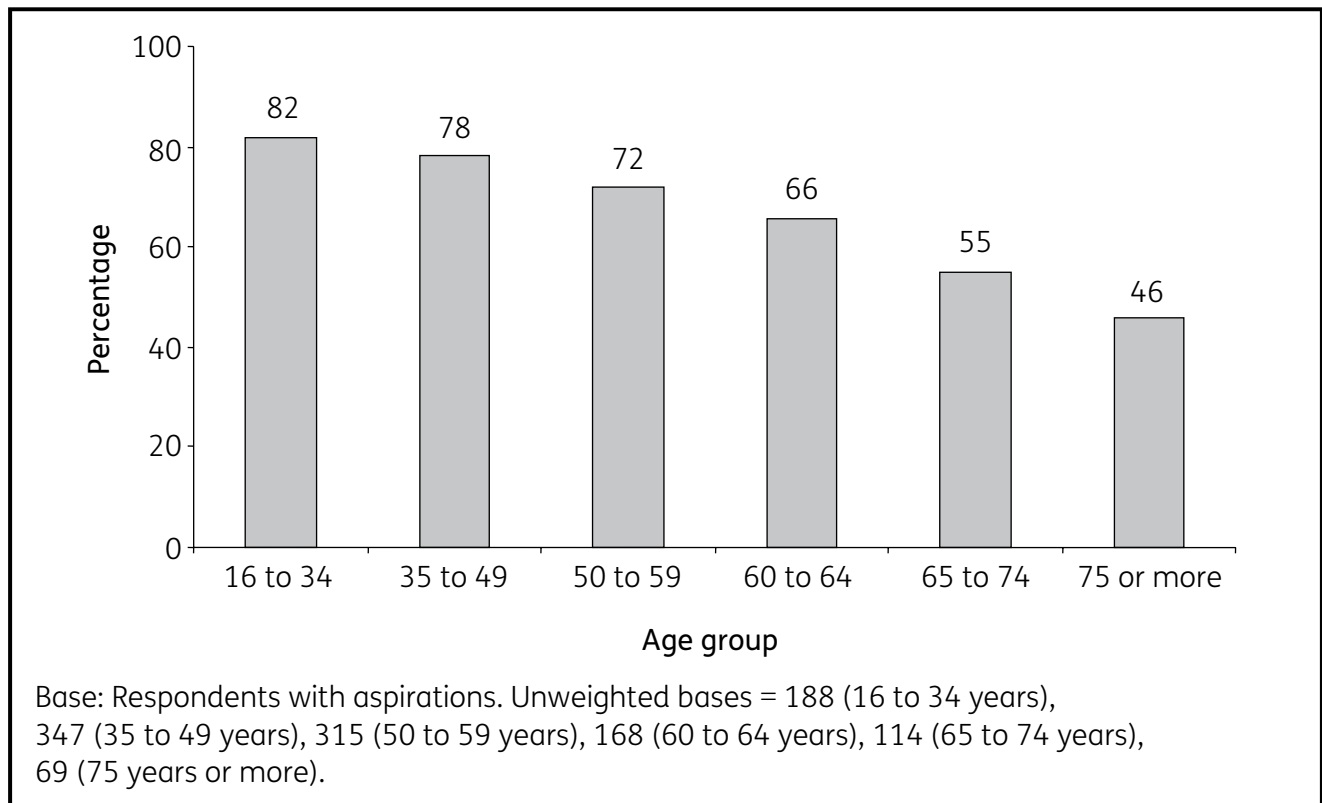
Respondents who had mentioned holding aspirations for life post-60 were asked about the likelihood that they would have to care for a family member. Almost three-quarters of respondents (73 per cent) said that caring for someone in the future was either very likely or fairly likely. Of course, this gives no indication as to likely nature of care that might be required. It nonetheless demonstrates that the majority of people foresee a potential future caring burden. There was no

⁴⁵ Breeze, E. and Stafford, M. (2010), p 349.

⁴⁶ <http://www.dilnotcommission.dh.gov.uk/>(accessed 7 December 2010).

difference between men and women.⁴⁷ There was, however, a relationship with age, with younger respondents more likely than older ones to expect to have to care for a family member when they themselves are aged 60 or more (see Figure 4.8).

Figure 4.8 Likelihood of having to care for a family member when aged 60 onwards, by age group

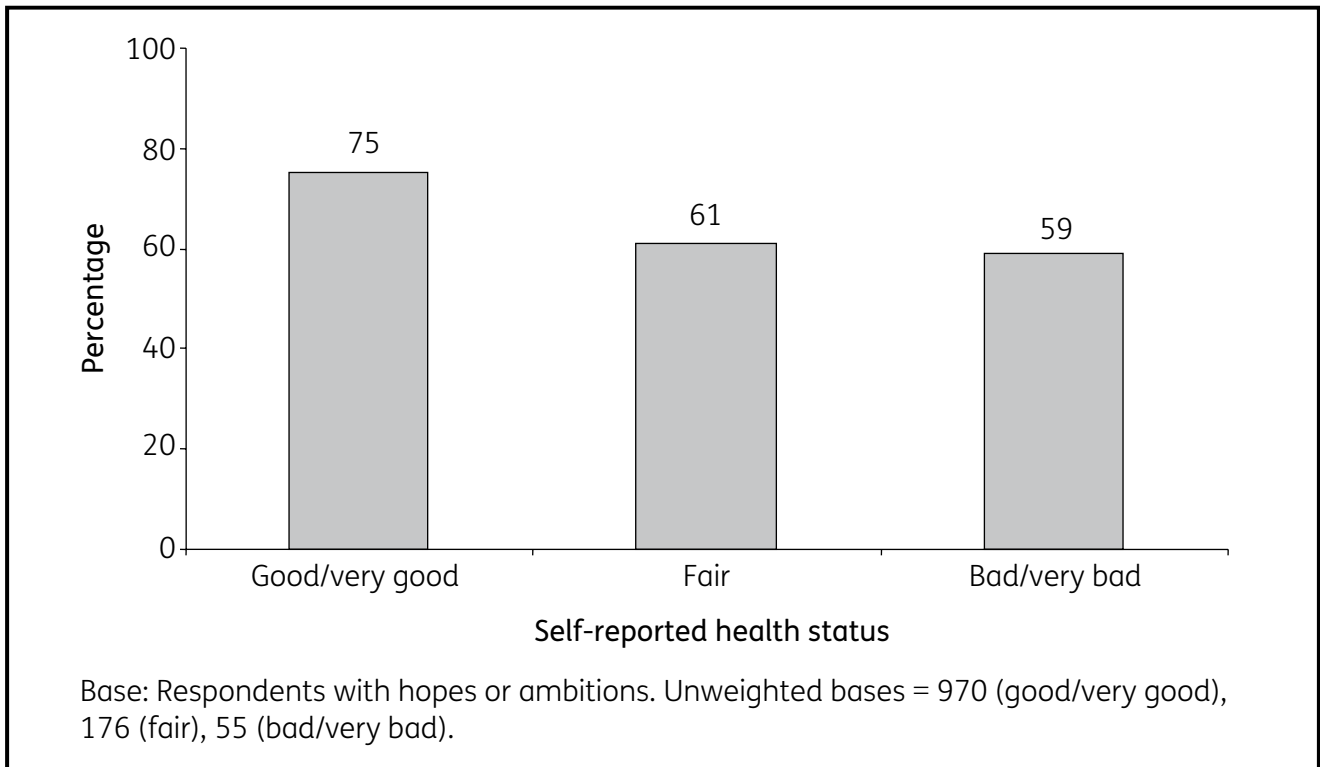


Expectations of having to care for someone in the future were also linked to self-reported health. Respondents who reported their health as 'good' or 'very good' were more likely to expect to care for a family member when they reach the age of 60 than those who rated their health as 'fair', 'bad' or 'very bad' (see Figure 4.9). This is in line with the English Longitudinal Study of Ageing which found health to be a significant predictor of whether older people provided help for others.⁴⁸

⁴⁷ ELSA found that women were more likely to provide most care-giving tasks (but this related to non-relatives), but men over 75 years were more likely to be caring for their partner than were women at the same age. (pp 374-6). http://www.ifs.org.uk/elsa/report10/elsa_w4-1.pdf Adjusted analyses showed that younger people (aged 50-64 years) and female ELSA respondents were more likely to be caring for a parent or parent-in-law compared with older people and males. This might differ from Omnibus findings because we asked about anticipated caring, while ELSA asked about actual caring.

⁴⁸ Breeze, E. and Stafford, M (2010), p 377.

Figure 4.9 Percentage of respondents who believe it is very or fairly likely they will have to care for someone when aged 60 onwards, by self-reported health status



As expected, respondents who expect to care for a family member in the future gave this as a reason for not expressing an interest in leisure activities or hobbies. Indeed, people with an expectation of potential future caring responsibilities were slightly less likely than others to mention they had hopes and ambitions for things they would like to be doing after 60 (64 per cent compared with 72 per cent of those not expecting caring responsibilities.) Interestingly though, this time constraint did not appear to extend to volunteering. Respondents who thought it very or fairly likely that they would be caring for a family member after 60 were more likely to express an interest in formal volunteering than those who did not expect to care (64 per cent and 50 per cent respectively) and informal volunteering (40 per cent and 30 per cent respectively). This may be due to the fact that expectation of caring for someone and interest in volunteering both decline with age.

5 Health and independence

5.1 Introduction

This chapter looks at people's attitudes in relation to health and independence in later life. In particular, it considers the extent to which people are undertaking activities which might preserve their health and independence when they are older. It is likely that the quality of people's health and the extent to which they are able to remain independent will have a big impact on people's quality of life as they get older.

When the questions for this study were piloted, a question was tested to measure what would be most important to people in their later life. Health and independence were both included as possible responses. These two were, almost universally, selected by respondents as the most important and for this reason, were removed from the list of possible answers. This demonstrates the significant impact they may have on quality of later life.

The first section of the chapter looks at self-reported health and long-standing disability, and how these correlate with one another. Section 5.3 explores activities respondents are doing to maintain their long-term health, and Section 5.4 looks at activities designed to maintain long-term independence. Both of these sections also include an exploration of those respondents who stated that they were not doing anything to maintain their long-term health/independence, and their stated reasons for this.

5.2 Key findings

- 81 per cent of respondents considered themselves to be in good or very good health, even though 26 per cent said that they had a long-standing disability.
- Almost all respondents (98 per cent) were doing at least one activity to maintain their long-term health, and the most common of these were avoiding smoking, getting out of the house as often as possible, eating fruit and vegetables and taking regular exercise.
- Respondents who did nothing to maintain their long-term health were more likely to be in younger age groups, male and of lower socio-economic status. The most common reason for not doing any health maintaining behaviours was because people did not believe this would make any difference.
- 84 per cent of respondents were doing at least one activity to help them maintain their later independence, and the most common of these were trying to maintain their health, paying into a pension and trying to keep an active mind.
- The numbers of different health-maintaining and independence-maintaining activities people engaged in increased with increasing age, and also increased as the age they believed later life began at increased.
- Respondents who were doing nothing to maintain their long-term independence were more likely to be in the youngest age group, and of lower socio-economic status. The most common reason for not doing any independence-maintaining activities (36 per cent) was because later life was too far off.

5.3 General health

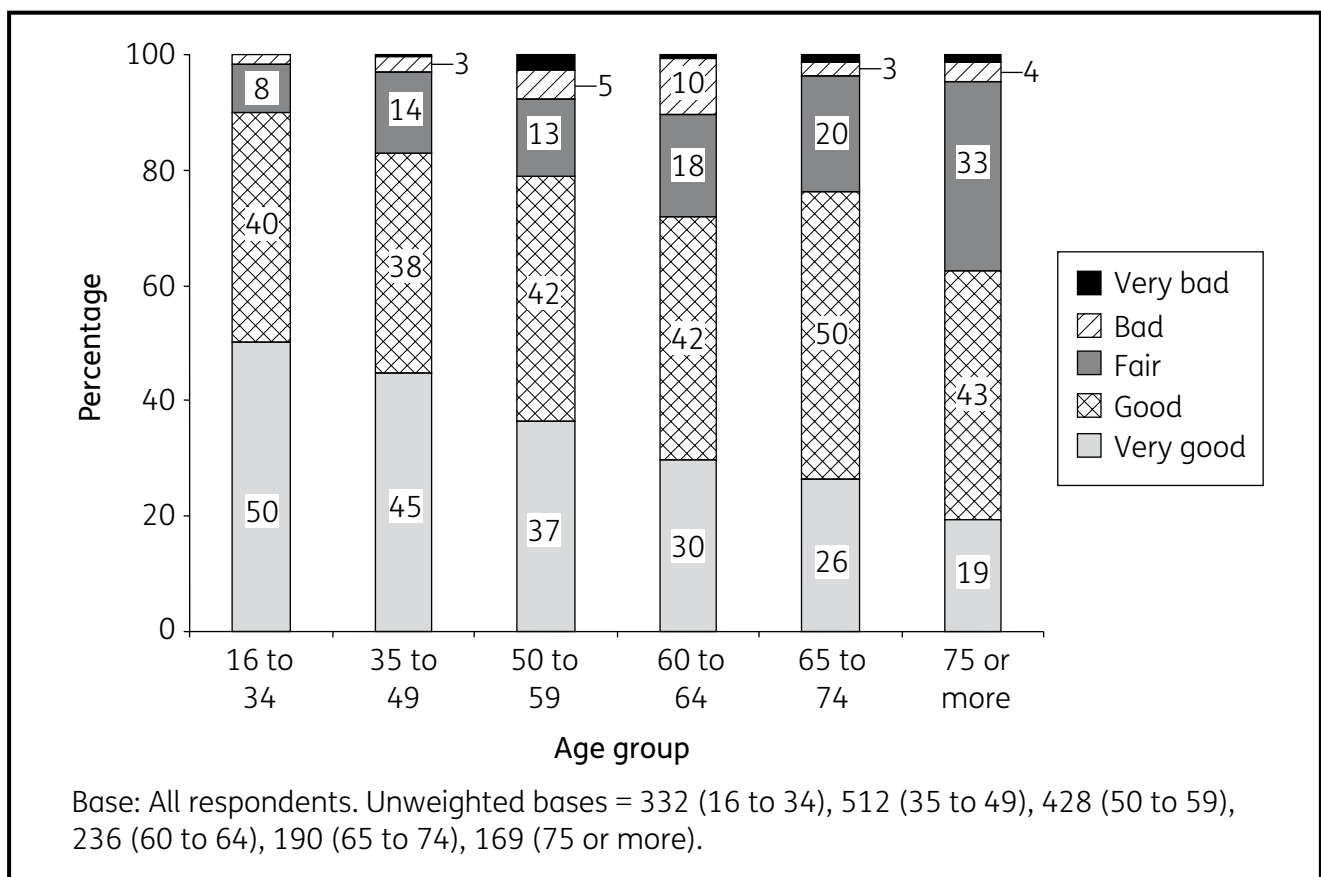
5.3.1 Self-reported health

In order to set the responses to the questions covered in this chapter in context, it is worth considering responses to general questions about people’s self-reported health. The Omnibus includes questions on both general health and disability.

Overall, the majority of respondents considered themselves to be in good health, with 40 per cent saying very good and 41 per cent saying good. Fifteen per cent said their health was fair while three and one per cent said bad and very bad respectively. As is shown in Figure 5.1, older respondents were less likely to say that they were in very good health; among the youngest age group, half (50 per cent) considered their health to be very good compared with just 19 per cent of those aged 75 or more. However, the proportion of the two older age groups who rated their health as bad or very bad was actually much lower than among those aged 60-64, indicating that retirement might possibly reduce the proportion of people who rate their health as bad. These results are somewhat similar to those found in the 2009 Health Survey for England, which showed a decrease in the prevalence of self-reported bad or very bad health in the 65-74 age group compared with those aged 55-64 and those aged 75 or more, although only among men.⁴⁹

It is of course likely that to a certain extent respondents will attach an implicit allowance for age when answering this question. In other words, it might be expected that the question is interpreted as having an implied prefix of the form, ‘Given your age...’, or ‘Compared with others of your age...’ for example.

Figure 5.1 Self-reported health status, by age group



⁴⁹ Craig, R. and Hirani, V. (2010), pp 96-97.

5.3.2 Long-standing disability

In total around a quarter (26 per cent) of respondents claimed to have a long-standing physical or mental health condition or disability. Of these, slightly more than half said that the disability limited their daily activities in some way. Sixteen per cent had a long-standing physical or mental health condition which limited their daily activities. A further ten per cent had a disability but one which did not limit their daily activities and the remaining three-quarters (74 per cent) had no such disability (see Table 5.1).

Table 5.1 Whether have a long-standing limiting disability

Whether have a long-standing limiting disability	Total %
Limiting long-standing physical or mental health condition or disability	16
Non-limiting long-standing physical or mental health condition or disability	10
No disability	74
<i>Unweighted base</i>	1,866

Base: All respondents.

As would be expected, the proportions varied by age (see Figure 5.2). Older respondents were much more likely to have both a limiting and non-limiting long-standing disability than younger ones, for example, 30 per cent and 18 per cent respectively among those aged 75 or more compared with just nine and six per cent among those aged 16 to 34.

Figure 5.2 Long-standing physical or mental health condition or disability, by age group

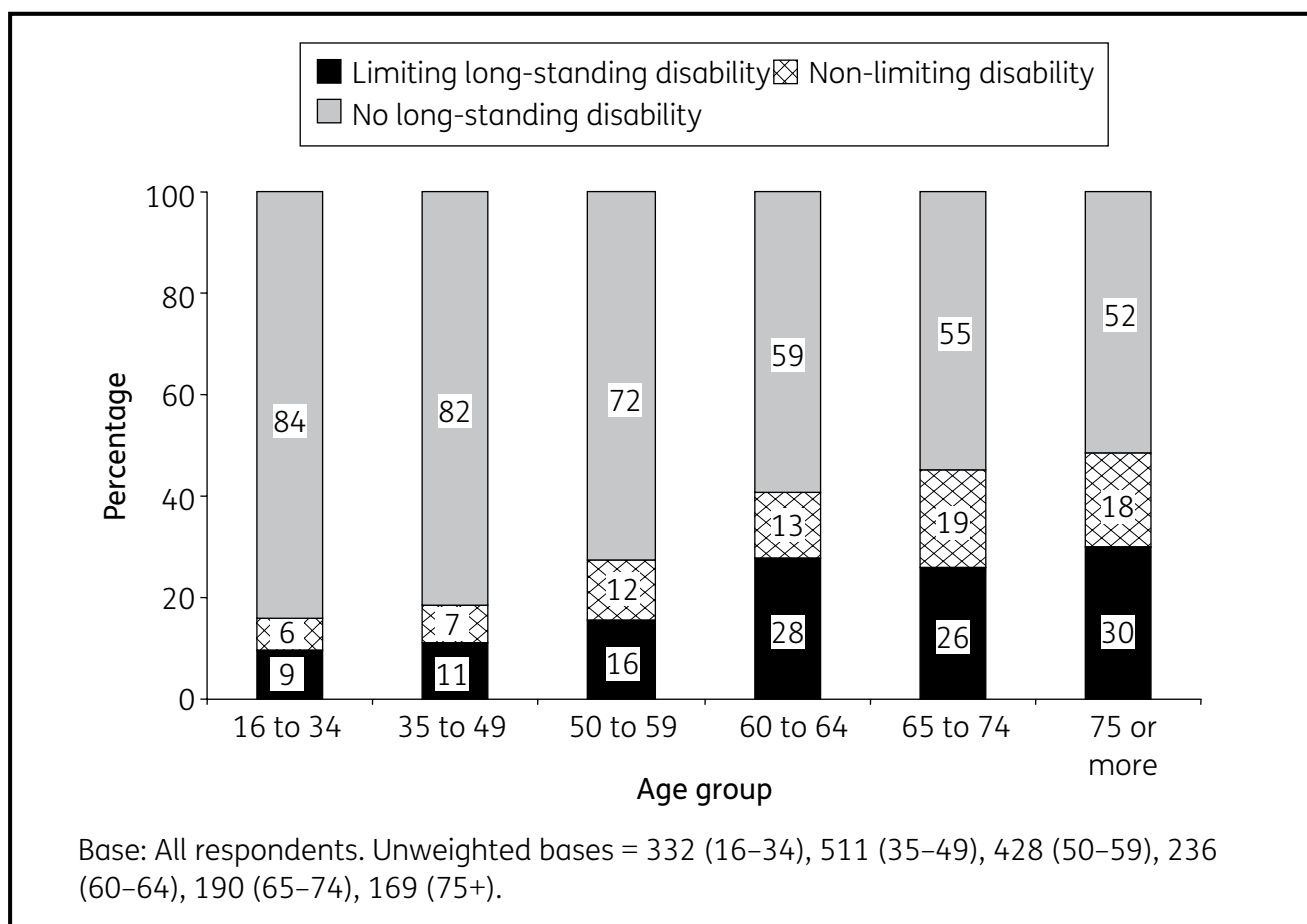
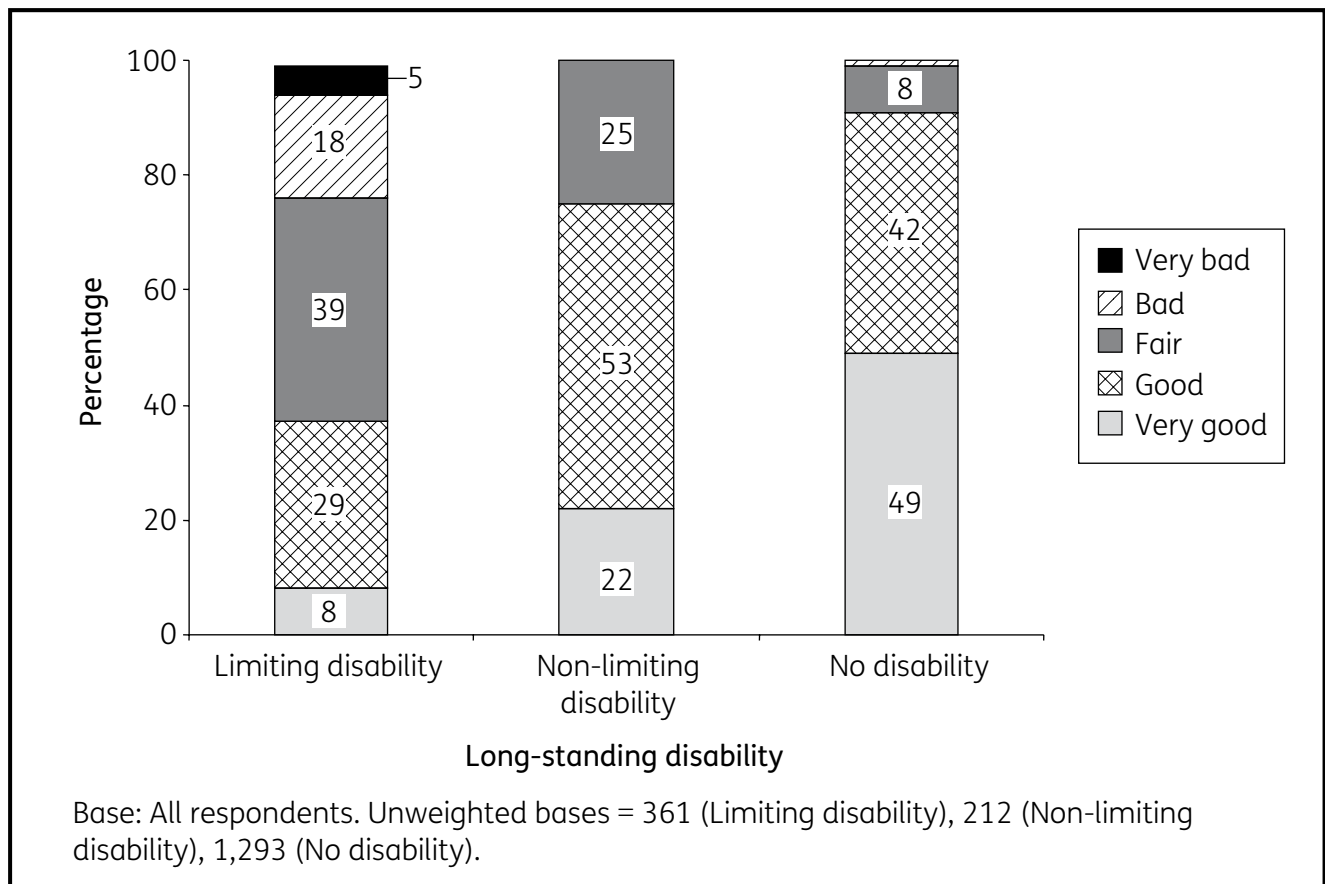


Figure 5.3 shows responses to the question on self-reported health among respondents with and without a disability. As would be expected, this shows that those with a disability – and particularly one which limits their daily activities – were much less likely to report their health as good. However, it is interesting that even among those with a limiting long-standing physical or mental health disability, more than a third (38 per cent) nonetheless consider their health to be good or very good.

Figure 5.3 Self-reported health status, by long-standing disability



5.4 Activities to maintain health

5.4.1 What respondents are doing to maintain health

Respondents were asked which, if any, of a list of possible things they were doing to maintain their long-term health. Respondents could give more than one answer and, therefore, answers for all the activities combined do not add up to 100 per cent.

The most common activity for maintaining health was avoiding smoking (although this is a passive rather than active health-promoting step), followed by walking as often as possible, eating five portions of fruit or vegetables a day and getting regular exercise (see Table 5.2). At least 40 per cent of respondents said that they took part in each of the specific activities designed to maintain long-term health.

It may be the case that some respondents felt that they were doing the listed activities, but not specifically to maintain their long-term health (in particular, they may have been doing these activities to maintain current health), and there may, therefore, be some misreporting of these activities. The question also does not specify how often respondents take part in the activities, so it is unknown how regularly some participants may be engaging in activities such as exercising and avoiding fatty foods.

Table 5.2 Types of behaviour respondents do to maintain their long-term health

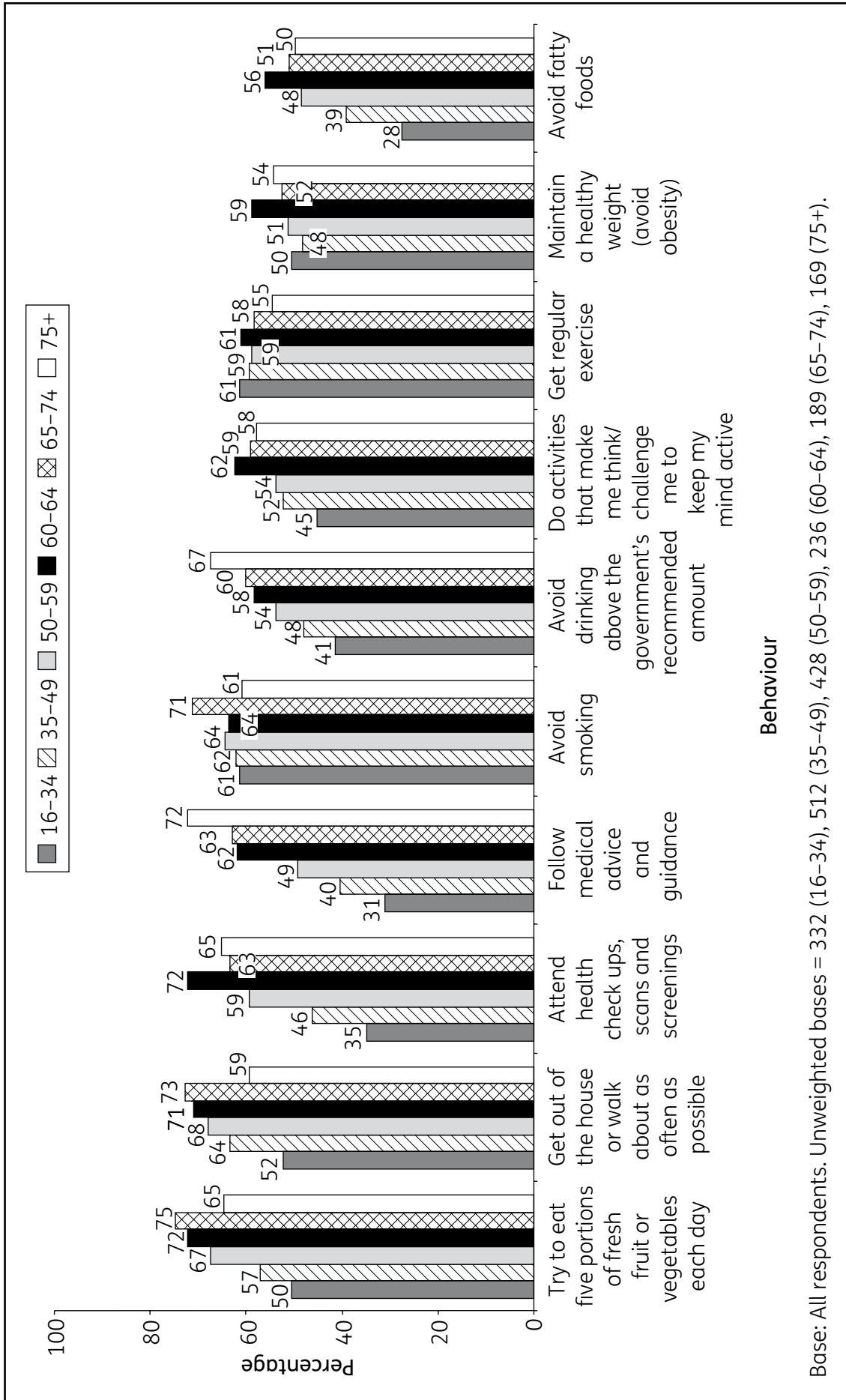
Behaviour	Total %
Avoid smoking	63
Get out of the house or walk about as often as possible	62
Try to eat five portions of fresh fruit or vegetables each day	60
Get regular exercise	60
Do activities that make me think/challenge me to keep my mind active	52
Maintain a healthy weight (avoid obesity)	51
Avoid drinking above the government's recommended amount	51
Attend health check ups, scans and screenings	50
Follow medical advice and guidance	46
Avoid fatty foods	40
I do not do anything now to maintain my long-term health	2
Other	1
<i>Unweighted base</i>	1,867

Base: All respondents.

Looking at this by age group we can see that a number of activities to maintain health had increasing frequency among the older age groups (see Figure 5.4). These included eating five or more portions of fruit or vegetables a day, doing activities to keep the mind active, avoiding drinking more than the recommended amount, attending health screenings, following medical guidance and avoiding fatty foods. These differences point to an increased concern about health-promoting behaviour among the older age groups, particularly in terms of the more medical aspects of health.

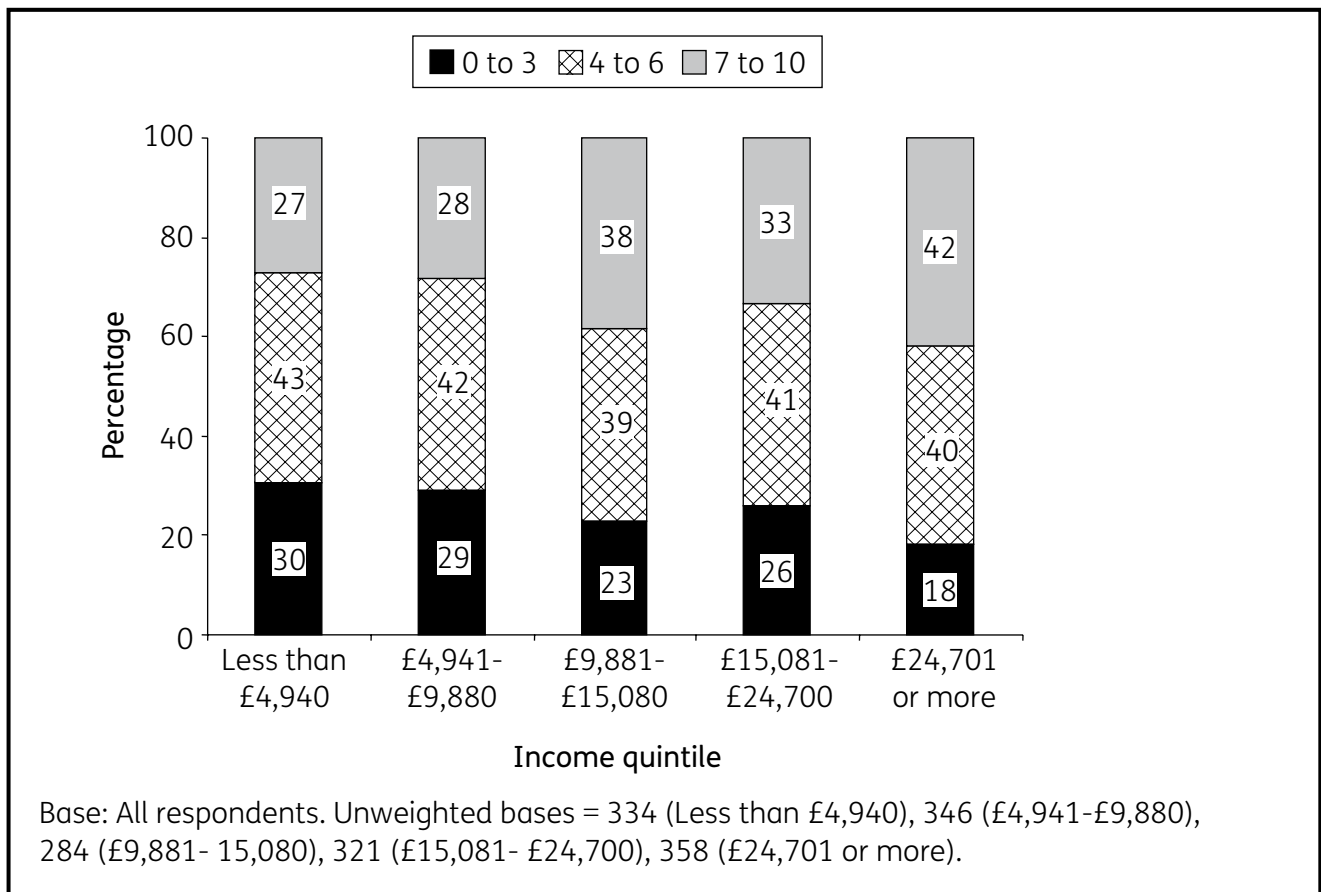
The only activity that showed the reverse of this trend was taking regular exercise, which became slightly less common among older respondents, although getting out of the house and walking became more common. This is likely to reflect the fact that older respondents are less able to take more vigorous exercise than walking, and may also stem from the increased prevalence of limiting and non-limiting disabilities among older people noted earlier.

Figure 5.4 Types of behaviour undertaken to maintain their long-term health, by age group



The link between income and health is well known (those on lower incomes have poorer health).⁵⁰ As expected, then, there was also a relationship with income, whereby those in the highest quintile were most likely to engage in most of these health-maintaining behaviours. For example, 42 per cent of respondents in the top quintile undertook seven to 10 of these behaviours, while only 27 per cent of those in the lowest quintile undertook this number. There was also a gradient in health-maintaining activities according to the highest qualification respondents had achieved. Those with higher qualifications were more likely to undertake all of the activities listed, although the biggest gradients were in smoking and diet. This shows that people with higher levels of education are more likely to take steps to maintain their future health, whereas people with lower education levels tend to take less of an interest in, or find it harder to, maintain their health. The relationship between carrying out health-maintaining behaviours was stronger with education than with income or socio-economic class.

Figure 5.5 Behaviours undertaken to maintain long-term health, by income quintile



Respondents who did nothing to maintain their health tended to be younger (they were most likely to be aged 16 to 34), were very slightly more likely to be male (2.8 per cent of men did nothing to maintain their health compared with 1.5 per cent of women) and tended to be of lower socio-economic status (being more likely to have few or no qualifications, be in the lowest or second-lowest income quintile and have a semi-routine or routine occupation).

⁵⁰ Marmot. M. *et al.* (2010).

5.4.2 Number of health-maintaining behaviours engaged in

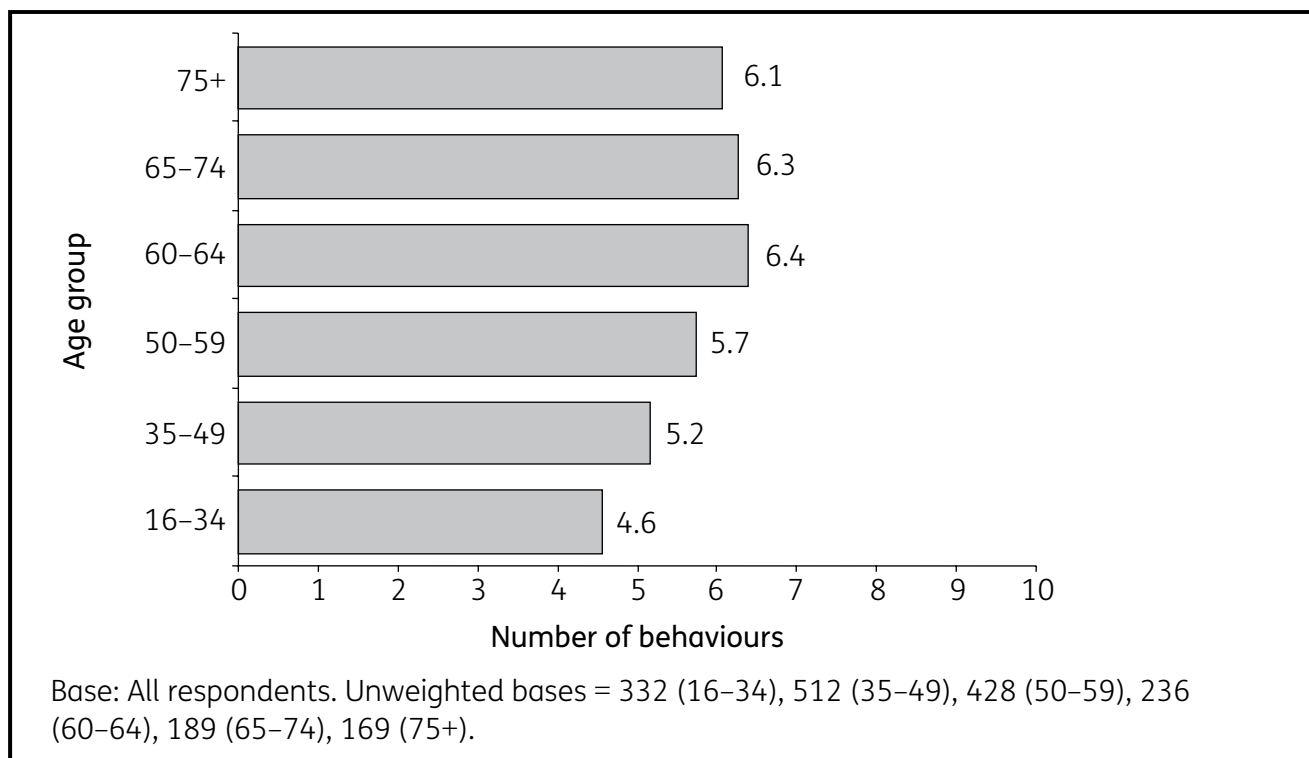
When the total number of health-maintaining behaviours each respondent engaged in was summed, we found that the most common number of health activities was four to five (with 14 per cent of respondents engaging in each of these numbers of activities). The results are shown in Figure 5.6, which also shows that engaging in only one or two activities was relatively uncommon but that six per cent of people were engaging in as many as ten different health-maintaining activities.

Figure 5.6 Percentage of the number of behaviours undertaken to maintain long-term health



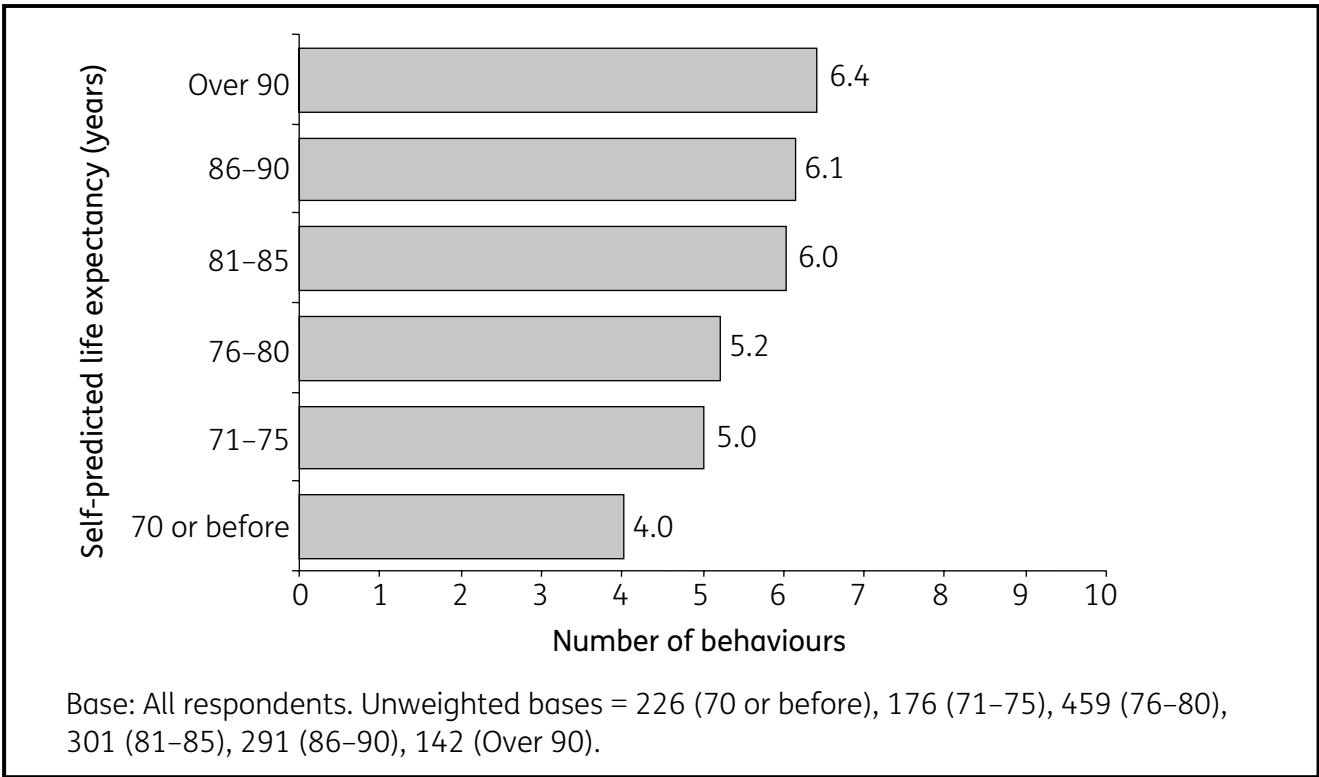
The older respondents were the more likely they were to take part in more health-maintaining activities in general (see Figure 5.7). People in the youngest age group took part in a mean number of 4.6 health-maintaining activities, but this rose to over six in the three oldest age groups, although there was a slight decline in the average number of activities among the very oldest age group. As reported above, respondents aged 60-64 were, other than the very oldest age group, least likely to report that they were in good health, which might be the catalyst for this group pursuing the highest mean number of health-maintaining behaviours. Perceived life stage was also important, with respondents who believed themselves to be in later life stages more likely to engage in more health-maintaining activities. Women were slightly more likely than men to undertake health maintaining activities, with the average number of activities for men being 5.1 whereas for women it was 5.6.

Figure 5.7 Number of different health-maintaining behaviours undertaken (mean), by age group



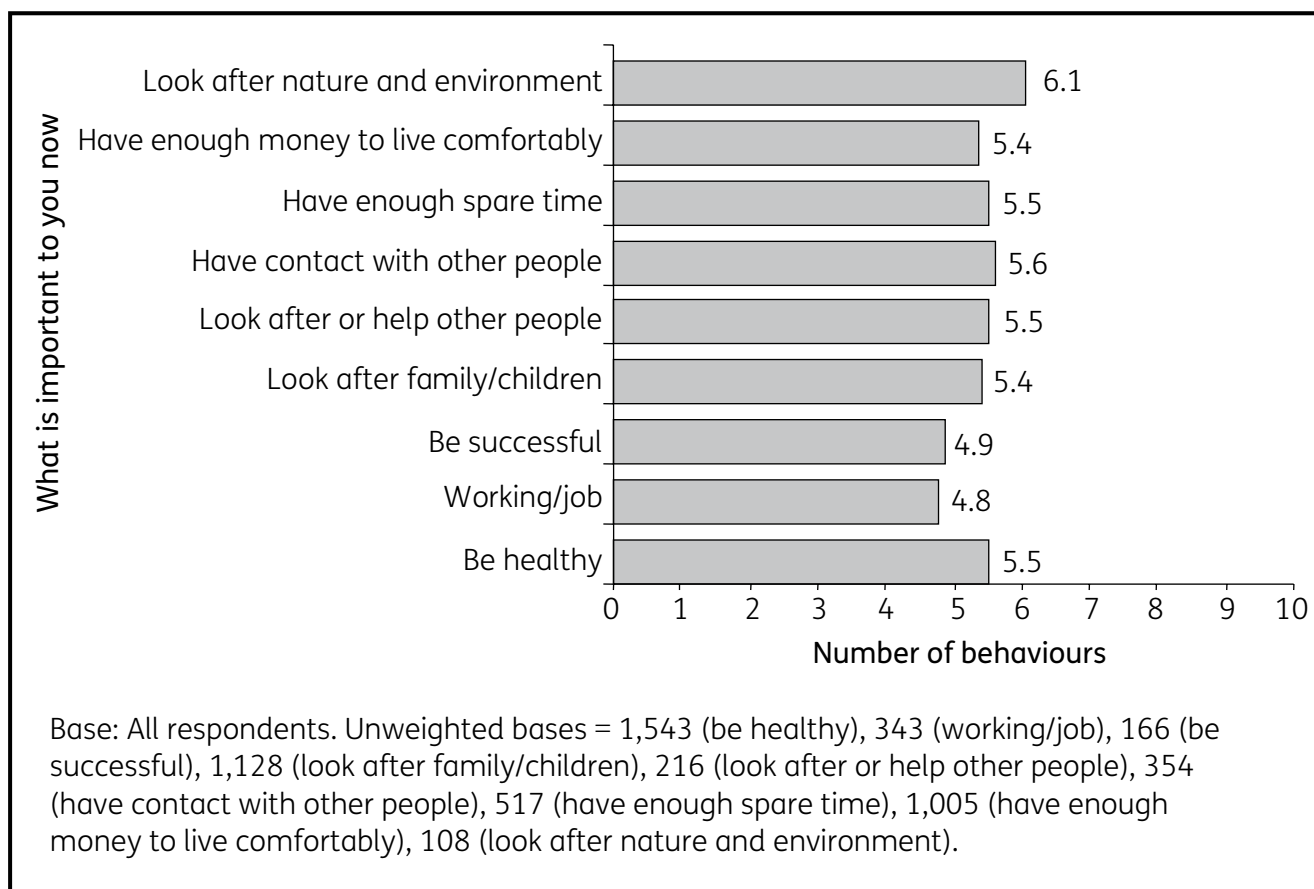
The number of health-maintaining behaviours respondents engaged in was also related to their estimated life expectancy, with those who expected to live longer generally engaging in more health-maintaining activities (see Figure 5.8). The average number of health-maintaining activities people engaged in increased from four for those with the lowest self-reported life expectancy to over six for those with the highest self-reported life expectancy.

Figure 5.8 Number of different health-maintaining behaviours undertaken (mean), by self-predicted life expectancy



Finally, people’s motivations were also related to the number of health-maintaining activities they engaged in (see Figure 5.9). People who were motivated by looking after the environment tended to engage in the most health maintaining activities, whereas those whose motivations were being successful or working tended to take part in fewer activities.

Figure 5.9 Numbers of different health-maintaining behaviours undertaken (mean), by motivation



Because we found a number of different characteristics that were associated with the number of health-maintaining activities people were engaging in, we entered all of these variables into a multiple regression model in order to look at the effect of each one while controlling for the effect of the others.⁵¹ The results of this showed that all the characteristics we looked at were independent predictors of the number of health maintaining activities people were engaging in, apart from the age people thought later life began, which was mainly related to health maintaining activities through its relationship with the age of the respondent. Age, sex, income, life expectancy, level of education and motivations (especially being healthy, being successful and looking after the environment) were independently associated with health-maintaining activities, although age had the strongest relationship.

5.4.3 Reasons for not doing anything to maintain health

Among the small minority of respondents who were not doing anything to maintain their health (40 respondents, or two per cent of the total), the most common reason was because they did not believe it would make much difference. This was followed by preferring not to think about it, preferring to enjoy life now and being too busy. The least common reason was a lack of belief in what people are told about health risks, indicating that the vast majority of people do believe that there are genuine risks to their health but not all have confidence that they have the ability to modify their own long-term health.

⁵¹ See Table C.5 in Appendix C for full results.

Sample sizes were too small to undertake any sub-group analysis of those respondents who were not doing anything to maintain their health.

5.5 Activities to maintain independence

Respondents were asked which of a list of things they had done or were currently doing to get ready for changes as they got older (though these questions were not asked of respondents who had earlier indicated they considered themselves to be ‘too young’ to think about when they were aged 60 or more). As with the question on activities to maintain health, more than one answer was permitted. Again, it is possible that some respondents were doing these things but not specifically with ageing in mind, which may have led to some inaccurate reporting of answers to this question.

The most common activity to maintain independence among respondents was trying to maintain their health, which 64 per cent stated that they were doing (see Table 5.3). Activities such as paying into a pension, trying to keep an active mind and setting aside money for the future were also relatively common, but other activities were rare. In particular, few respondents had downsized their homes, made adaptations or looked at information on how to stay independent when older. This is likely to be because these activities usually take place later in people’s lives, and many respondents were not yet in this stage of life. Sixteen per cent of respondents stated that they were not doing anything to maintain their independence, a substantially larger number than stated that they were doing nothing to maintain their health. This may indicate that maintenance of health is either seen as more important by respondents or that it is something to be done at all ages whereas maintaining independence can be dealt with later in life.

Table 5.3 Activities currently undertaken to maintain independence

Activity	Total %
Try to maintain health	64
Pay into a pension	47
Do activities to try to keep an active mind	42
Set aside money to pay for the things needed when older	28
Downsize home	11
Make adaptations to home to live there as long as possible	10
Looked at information about how to stay independent when older	10
None of the above	16
Unweighted base	1,562

Base: All respondents not ‘too young’ to think about later life.

As well as the activities they had already done or were doing to help maintain their later independence, respondents were also asked what they were planning to do in future to get ready for changes as they got older (see Table 5.4). As with previous questions, more than one answer was permitted. The proportions of respondents planning to do these activities were generally similar to those already doing them, although fewer respondents said they were planning to pay into a pension than said they were already paying/had already paid into one. More respondents also indicated that they were planning to look at information on how to stay independent when older than had already done so.

There was a slightly larger proportion of respondents who said that they were not planning to do any of these things to maintain their long-term independence when compared with the proportion who were not planning to do anything to maintain their long-term health. These respondents were more likely to be in the oldest or youngest age groups, tended to be of lower socio-economic status and were slightly more likely to be male.

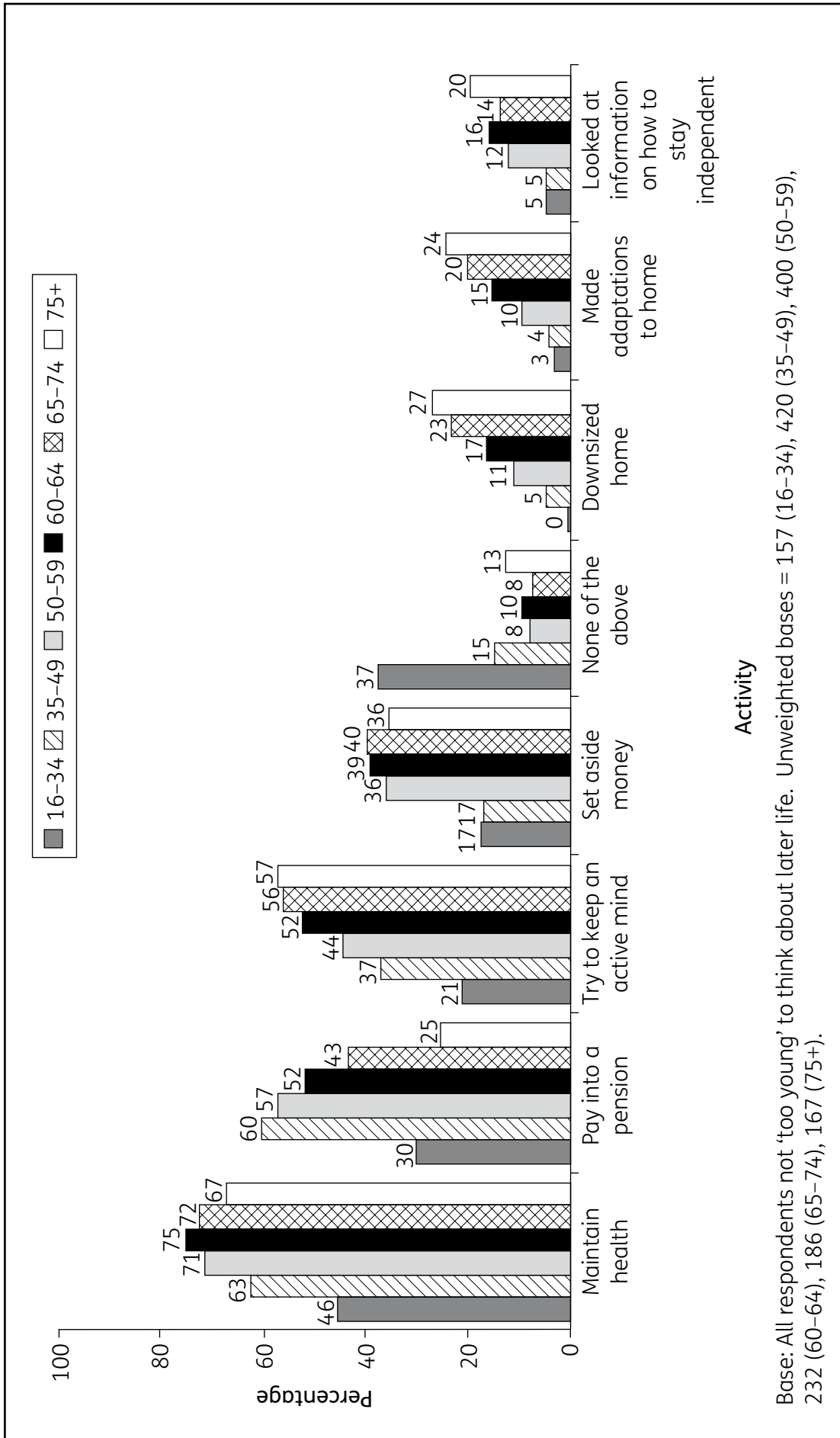
Table 5.4 What respondents are planning on doing to maintain independence

Activity	Total %
Try to maintain health	60
Do activities to try to keep an active mind	43
Set aside money to pay for the things needed when older	30
Pay into a pension	28
Looked at information about how to stay independent when older	18
Downsize home	15
Make adaptations to home to live there as long as possible	9
None of the above	18
<i>Unweighted base</i>	1,562

Base: All respondents not 'too young' to think about later life.

When these activities are broken down by age group, we can see that participation in some activities increased steeply with age (particularly downsizing or making adaptations to homes, keeping an active mind, setting aside money and looking at information on how to stay independent). However, other activities showed a different pattern. In particular, paying into a pension was most common in the middle age groups, with younger people believing that their retirement is too far off to worry about a pension (as described in the 2009 Attitudes to Pensions survey produced by the Department for Work and Pensions (DWP)), and older people having already retired and no longer contributing. All age groups were more likely to maintain their health than other methods of maintaining independence, but this increased with age to peak among 60 to 64 year olds before declining again among those aged over 65 (see Figure 5.10).

Figure 5.10 What respondents currently do to maintain independence, by age group



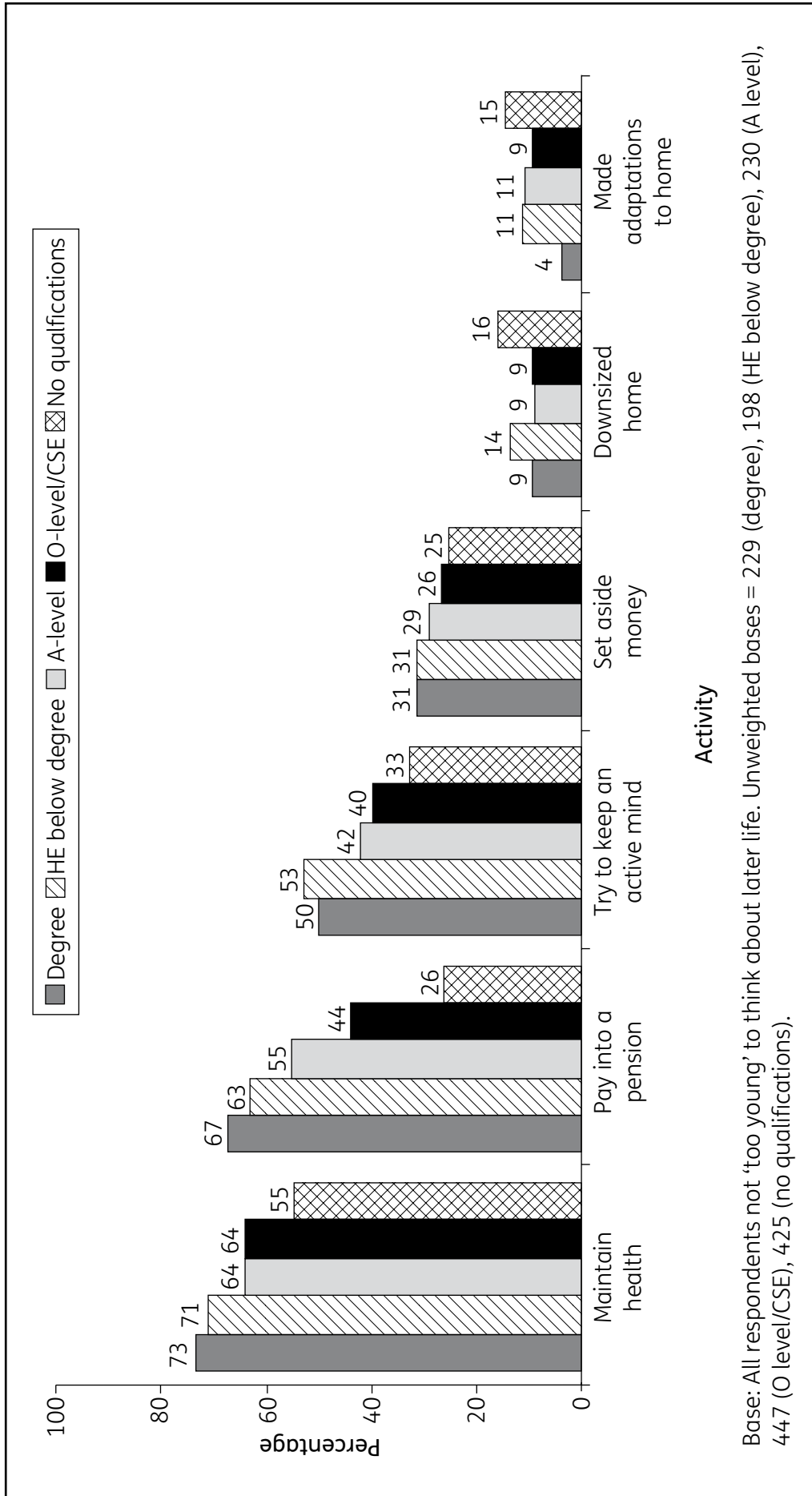
There were very similar relationships between what respondents were planning to do in the future to maintain their independence and their age group. The main exceptions to this tended to be that the oldest respondents were less likely to make plans to maintain their independence in the future, presumably because they were more likely to already be doing these activities. This was particularly true of downsizing their homes, paying into pensions and setting aside money for the future. However, respondents were more likely to say that they would look at information on how to stay independent in the future than they were to already be doing this, indicating that this is a step that people are more likely to take as they enter later life rather than beforehand.

There were few differences between men and women in terms of what activities they were undertaking to maintain their later independence. The exceptions to this were that women were more likely to try and keep an active mind (44 per cent compared with 39 per cent of men), whereas men were more likely to pay into a pension (52 per cent compared with 43 per cent of women) and to set aside money to pay for things they would need when older (32 per cent compared with 24 per cent of women). Similar relationships were found when looking at activities people were planning on doing in the future (that is, women were more likely to plan on keeping an active mind and men were more likely to plan on paying into a pension), but in this case women were also more likely to plan on looking at information about how to stay independent.

In terms of socio-economic status, the strongest relationship with activities people undertook to maintain their later independence was found in their level of education, although income and socio-economic class were also related (see Figure 5.11). Respondents with higher levels of education were more likely to maintain their health (as seen above), try to keep an active mind, pay into a pension and set aside money for the future. However, there was little difference by education level in the likelihood of people downsizing or making adaptations to their homes or having looked at information on how to stay independent. This may be because these activities are more related to age or life stage than socio-economic status.

When we looked at the things respondents were planning to do in the future to maintain their independence, again relationships were very similar to those found when we explored things respondents were already doing. The main exception to this was that those with higher social position were more likely to be planning to downsize their homes in the future – perhaps because they were more likely to have larger homes to start with.

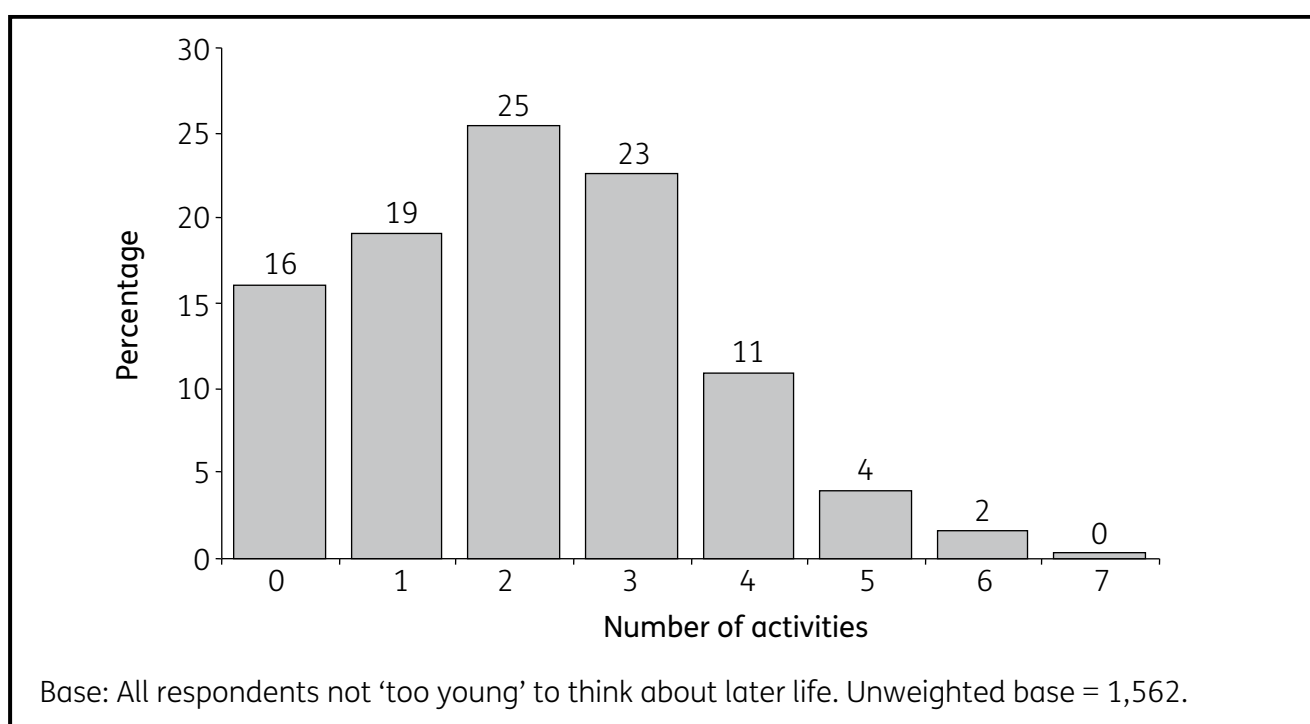
Figure 5.11 What respondents currently do to maintain independence, by education level



5.5.1 Number of independence-maintaining activities engaged in

The numbers of independence-maintaining behaviours people engaged in showed a different pattern from behaviours designed to maintain health. Figure 5.12 shows that 16 per cent of respondents did not engage in any of these activities at all, higher than the equivalent found for health-maintaining behaviours (two per cent, see Figure 5.7). The numbers of people taking part in more than three activities dwindled rapidly as the number of activities increased. The most common number of activities people were doing or had previously done to maintain their later independence was two. The distribution of the number of independence-maintaining activities respondents were planning to do in the future was very similar, with two activities again being the most common number.

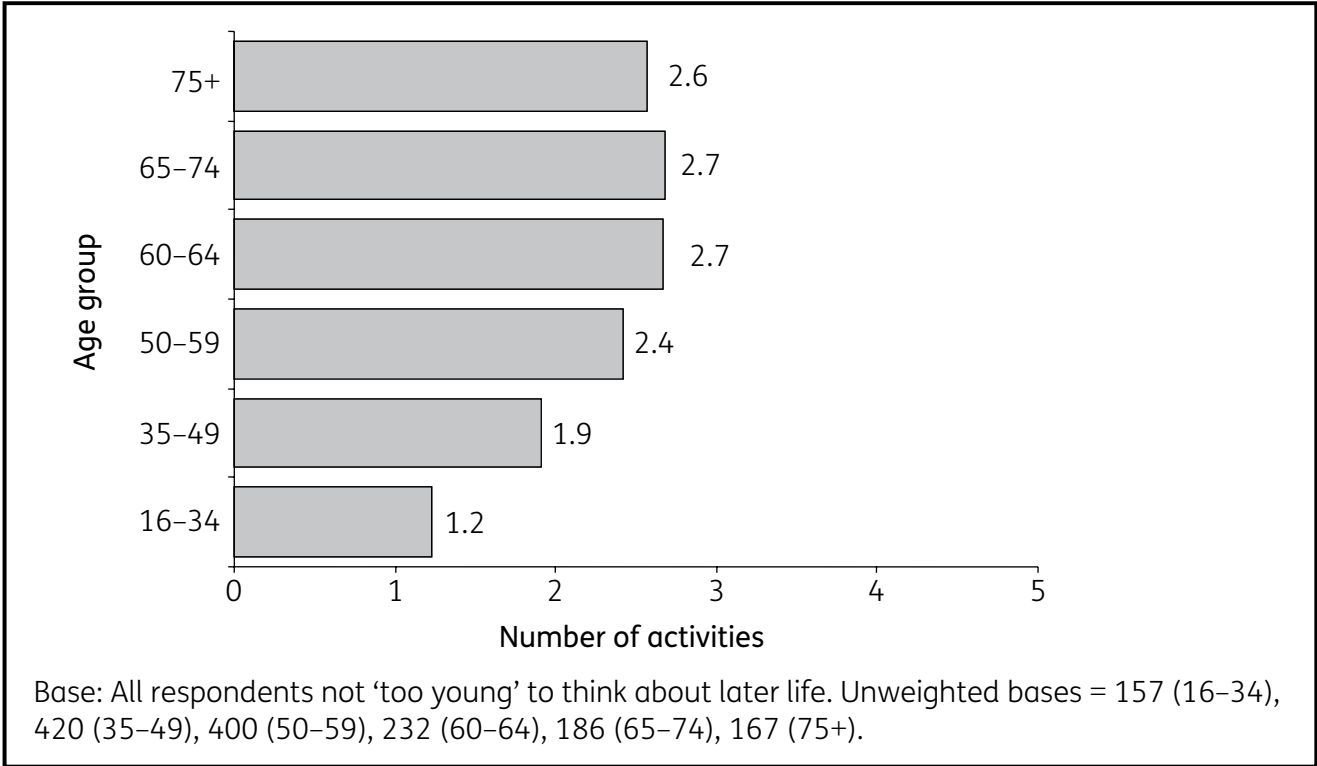
Figure 5.12 Number of independence-maintaining activities engaged in



There was a strong relationship between the number of independence-maintaining activities people were involved in and their age group (see Figure 5.13). People in the youngest age group took part in an average of only one independence-maintaining activity, but this had risen to over two and a half in the oldest two age groups. However, this relationship was different when we examined the independence-maintaining activities respondents were planning to do in the future. Those who were planning on doing the most different things to maintain their independence were in the later age groups rather than the oldest (aged 50 to 74), and those who were planning on doing the least fell into the younger age groups (aged 16 to 49).

There was little relationship between sex and the number of independence-maintaining activities respondents had engaged in or were planning to do in the future. However, there was a relationship with socio-economic status, in that respondents with higher incomes, higher levels of education and jobs in higher socio-economic classes were all more likely to have taken part in more independence-maintaining activities and were also more likely to plan to take part in these activities in the future.

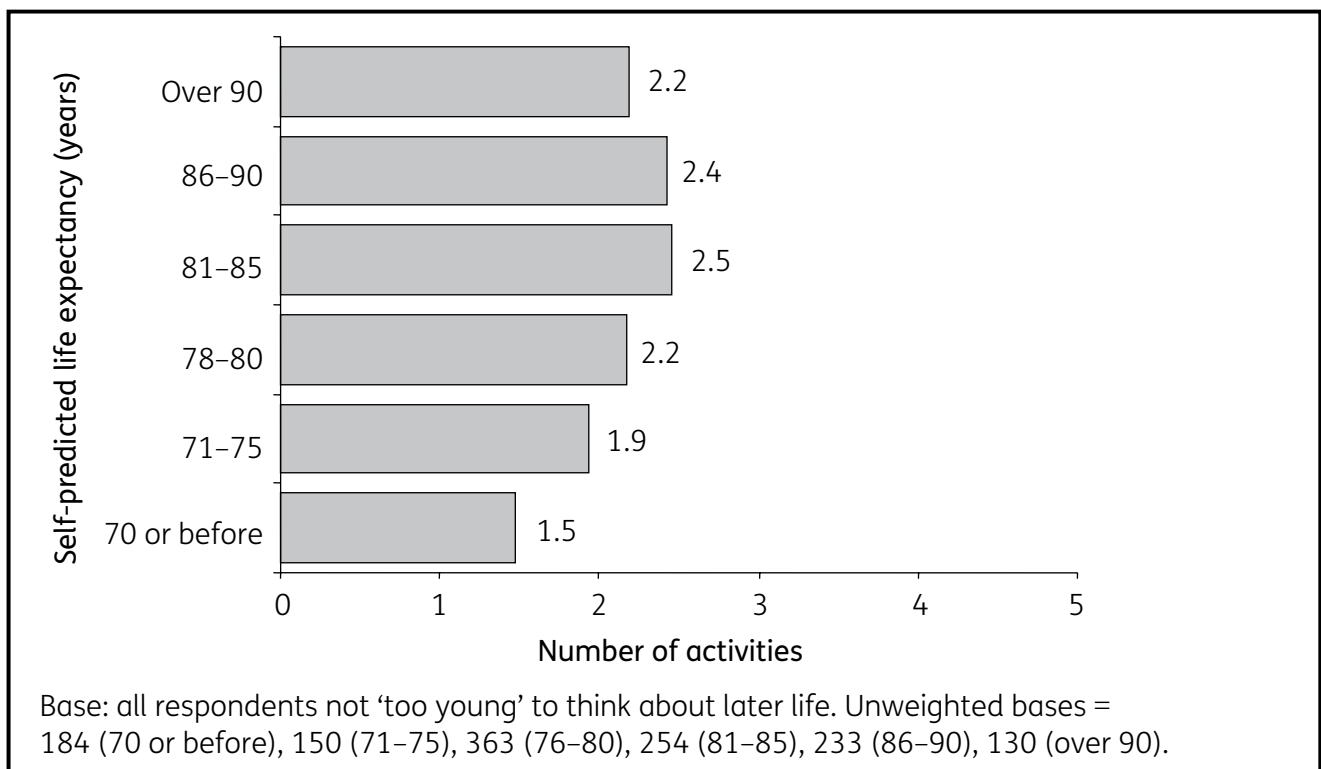
Figure 5.13 Numbers of different independence-maintaining activities engaged in, by age group



The number of independence-maintaining behaviours people engaged in tended to increase as respondents' own expectancy of how long they would live increased (see Figure 5.14), although this peaked in people who had a life expectancy of 81 to 85 years and then declined slightly. A very similar relationship was found with the number of independence-maintaining activities people intended to do in the future - this increased with increased life expectancy, but the trend was reversed among respondents who expected to live to over 90 years, possibly because these represented the oldest age group (who were likely to have already lived into their 80s), among whom few people might still be planning for their old age.

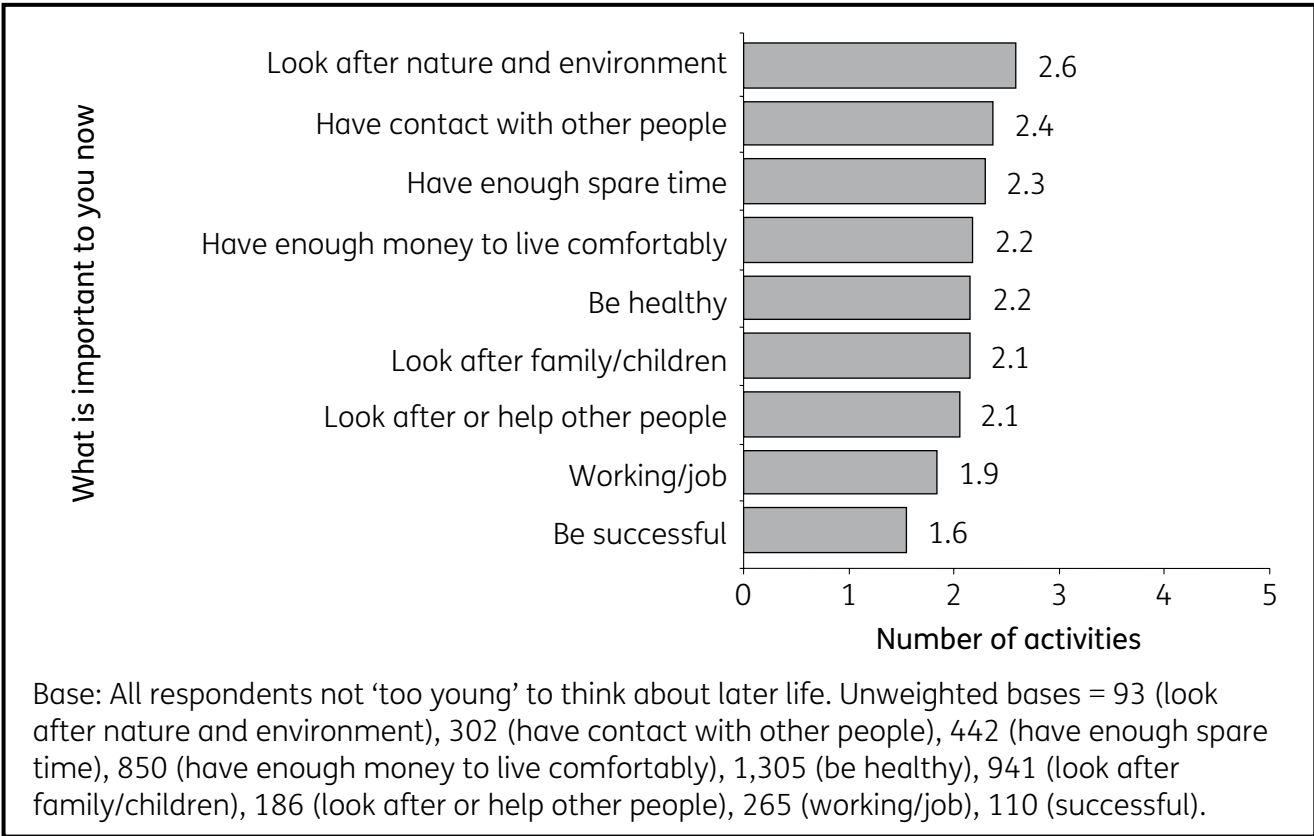
Respondents who felt that later life began at older ages were also more likely to take part in more independence-maintaining activities, probably because these people were themselves likely to be older. This is supported by the fact that we found the opposite relationship with the number of independence-maintaining activities respondents were planning to do in the future. Respondents who believed that later life began at older ages tended to plan to do fewer independence-maintaining activities in the future.

Figure 5.14 Numbers of different independence-maintaining activities engaged in, by self-predicted life expectancy



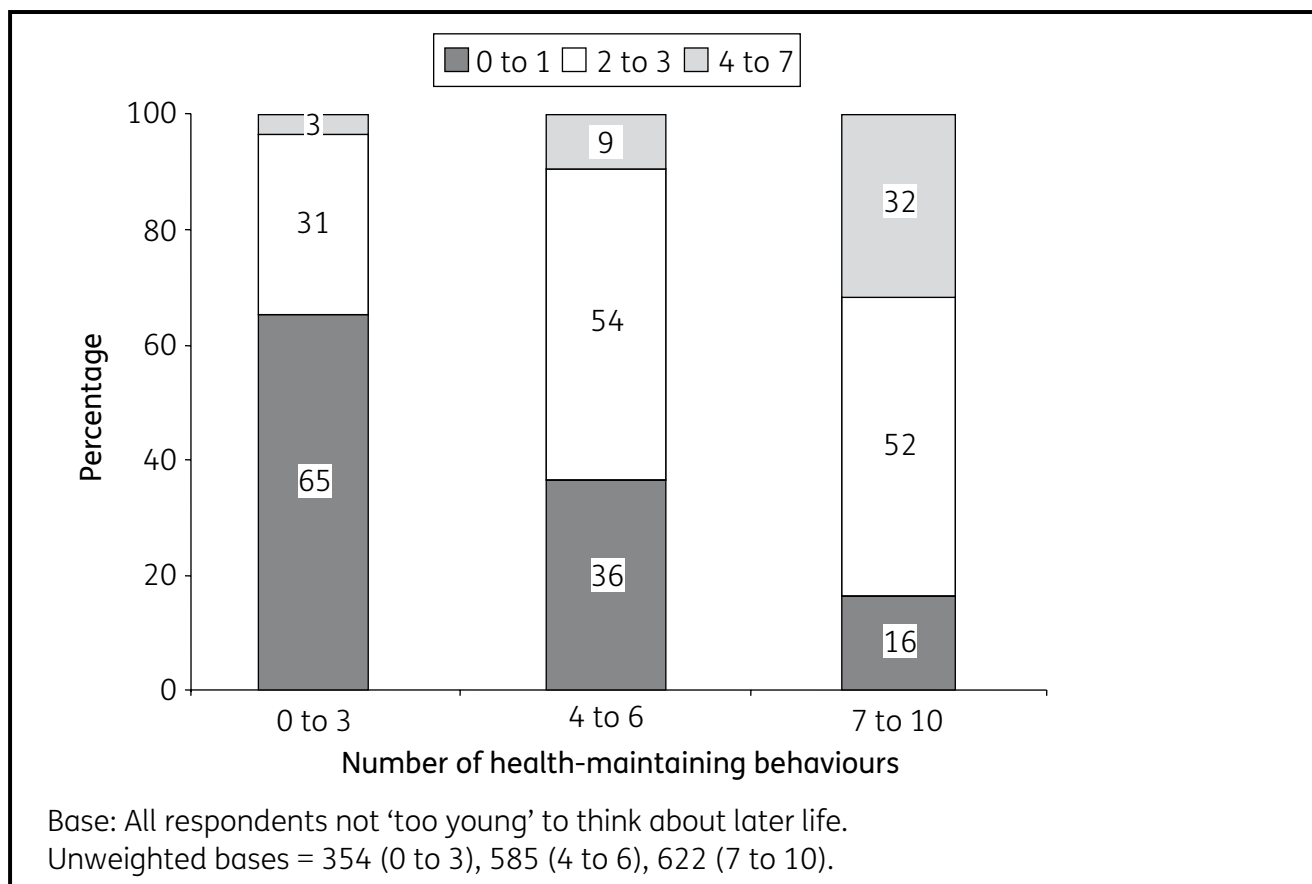
When we looked at respondents' motivations in conjunction with the number of independence-maintaining activities they took part in, we found that (as with numbers of health maintaining activities) people who were motivated by looking after the environment tended to take part in the most independence-maintaining activities, indicating that these people tended to take a more long-term view of their lives. The reverse was true of people who were motivated by working, and particularly those who were motivated by being successful. It is possible that these people tended to have more short-term views and were, therefore, less concerned with taking steps that might make their later lives better. They may also have had less time to engage in activities other than work. Similar relationships were found between motivations and the numbers of independence-maintaining activities that people were planning on doing in the future.

Figure 5.15 Numbers of different independence-maintaining activities engaged in, by motivation



Finally, we also found a relationship between the numbers of health-maintaining and independence-maintaining activities respondents were engaging in (see Figure 5.16). The more health-maintaining activities people were doing, the more independence-maintaining activities they also tended to do, especially if they were taking part in seven to ten health-maintaining activities. This was also true of the numbers of independence-maintaining activities people were planning to do in the future.

Figure 5.16 Numbers of different independence-maintaining activities engaged in, by the numbers of different health-maintaining activities engaged in



5.5.2 Reasons for not doing anything to maintain independence

Among the respondents who stated that they were neither doing nor planning to do anything to maintain their independence, the most common reason was that older age was too far off, with 36 per cent of respondents stating this (see Table 5.5). Tending not to think about getting older was also a common reason, followed by not knowing what to do and feeling that what happens when older is out of the respondent's control. This shows that, unlike activities designed to maintain long-term health, for those respondents who are not doing anything to maintain their long-term independence this is likely to be because they are not taking a long-term view of their lives rather than because they do not believe there is anything they could do to improve long-term independence. This is an interesting distinction and may result from a lack of awareness among people that they should be preparing for older age in other ways than merely maintaining their health.

It may also be especially important given that nearly one in five respondents were not doing anything to help maintain their independence in the future, either financially or in other ways. There was no statistically significant relationship between not having done anything to maintain their independence and the age at which a respondent thinks later life begins. There was, however, a relationship with self-reported life expectancy, whereby respondents expecting not to live beyond 70 years of age were more likely to say they had not taken any action to maintain their independence, though there was not a relationship between taking action and self-reported health. The same was true for not taking any measures to maintain one's long-term health, though to a lesser extent.

Table 5.5 Reasons for not doing anything to maintain long-term independence

Reasons for not doing anything to maintain long-term independence	Total %
It is too far off/I am too young	36
I tend not to think about getting older	28
I don't know what I could do	16
What happens to me when I am older is out of my control	15
Other	13
<i>Unweighted base</i>	121

Base: Respondents who stated that they were neither doing nor planning anything to maintain long-term independence.

5.6 Health, independence and aspirations

The previous sections have looked at the extent to which respondents were doing things now in order to maintain their health and independence in later life. Table 5.6 shows how responses to these questions vary by whether people had aspirations for their later life. In order to remove any potential confounding effects due to age, it shows responses only among those aged 50 to 64. Those who undertook more activities in order to maintain their health or independence showed a greater tendency to have aspirations for their later life. For example, among those undertaking between zero and three health-maintaining behaviours, 39 per cent had aspirations for their later life. However, among those undertaking seven or more health-maintaining behaviours 65 per cent had aspirations for their later life. Similarly, the proportion increased from 34 per cent among those doing nothing to maintain their independence to 74 per cent of those doing four or more activities.

Table 5.6 Whether have hopes or ambitions for later life, by whether are undertaking activities to maintain health and independence

Whether have aspirations	Number of activities undertaken to maintain health			Number of activities undertaken to maintain independence			Total
	0 to 3 %	4 to 6 %	7 to 10 %	0 to 1 %	2 to 3 %	4 to 7 %	%
I have hopes or ambitions	39	47	65	34	57	74	53
I have some ideas but have not thought about it that much	20	21	23	18	24	17	22
I have not really thought about it at all	41	32	12	47	19	9	25
<i>Unweighted bases</i>	138	234	290	154	324	152	662

Base: Health: all respondents aged 50 to 64. Independence: all aged 50 to 64 not 'too young' to think about later life.

6 Community and social inclusion

6.1 Introduction

This chapter looks at people's attitudes in relation to community and social inclusion in later life. It explores whether people feel isolated from their communities, as well as looking at whether people feel that their neighbourhood is a good one to grow old in. It is very likely that feelings of community and inclusion/exclusion will be related to quality of life in older age, as they are likely to impact on both health and well-being. In addition, as was shown in Chapter 3, when respondents who said that they had thought about the future were asked which things they thought would be most important to them from the age of 60 onwards, having a circle of friends they saw frequently was most commonly cited as the most important factor.

The first section of the chapter looks at social exclusion, including how often respondents felt isolated and their reasons for feeling this way (see Section 6.3). The second section goes on to explore people's feelings about whether their community would be a good one to grow old in, and again looks at possible reasons behind this (see Section 6.4). We also look at these questions in relation to other factors such as people's age, social position and any activities they undertake that might preserve their health or independence in later life.

6.2 Key findings

- Only 17 per cent of respondents said that they sometimes or often felt isolated, and these feelings tended to peak in middle age before decreasing in the oldest respondents.
- Only 16 per cent of respondents felt that their local community would not be a good place to grow old in.
- Older people were more likely to state that their community was definitely a good one to grow old in, although in every age group nearly ten per cent of people thought their community was not a good one to grow old in.
- People with lower socio-economic status were more likely to say that they felt isolated.
- Wealthier people were generally more likely to say that their community was a good place to grow old in.
- People who took part in more health-maintaining and independence-maintaining behaviours were less likely to feel isolated and more likely to feel that their community was a good one to grow old in.

6.3 Social isolation

6.3.1 How often respondents feel isolated

All respondents were asked how often they feel isolated or that they do not have enough contact with other people. More than half of respondents said that they never felt isolated (58 per cent), but almost one in five respondents said that they sometimes or often felt isolated (see Table 6.1). As might be expected, respondents who lived by themselves were most likely to say they often or sometimes feel isolated (31 per cent compared with an average of 17 per cent of all respondents). Respondents living as a couple, aged 45 years or more and with no dependent children were least likely to feel isolated (71 per cent said they never felt isolated compared with an average of 58 per cent of all respondents).

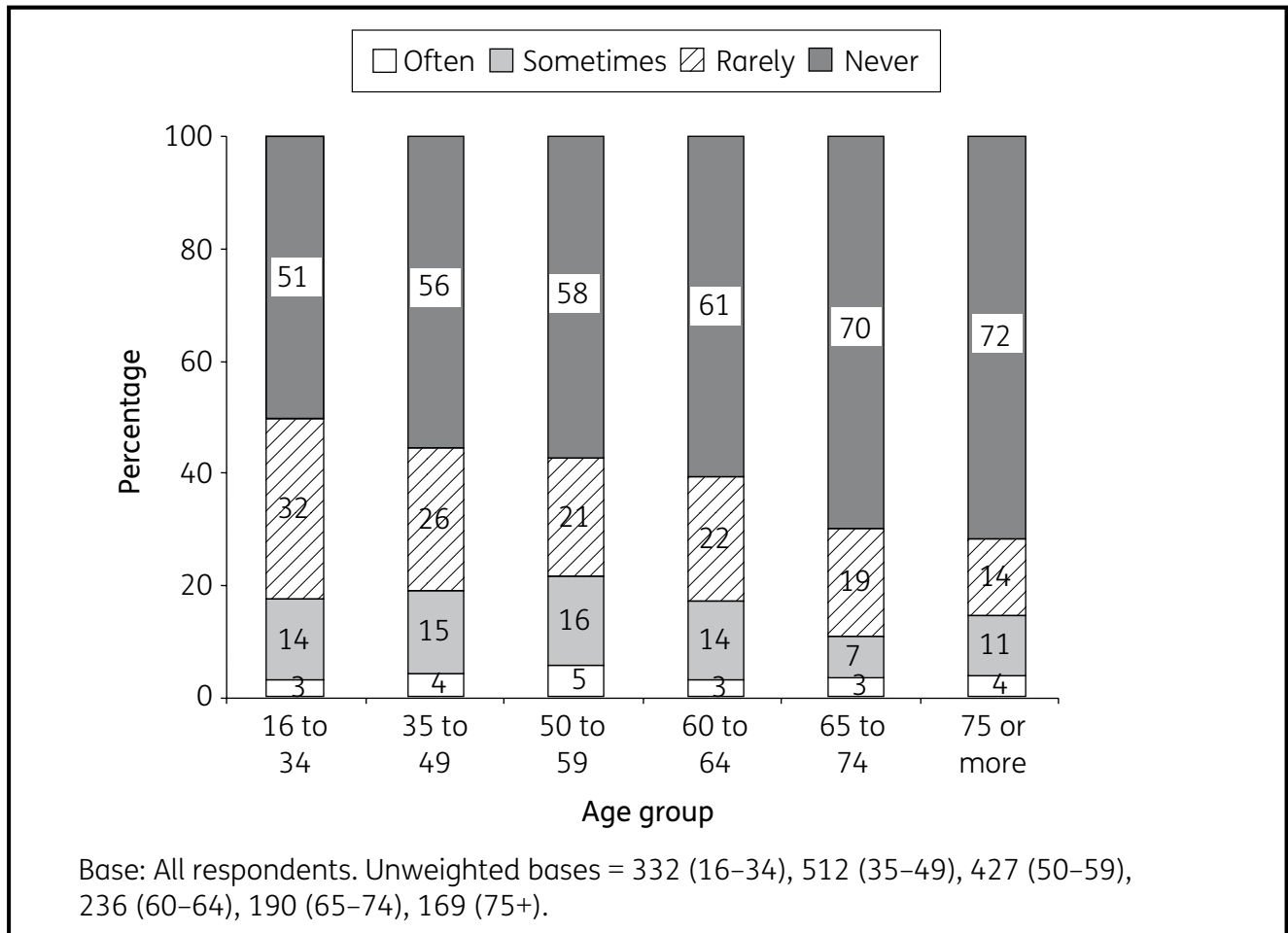
Table 6.1 How often respondents feel isolated or that they do not have enough contact with other people

How often feel isolated or not enough contact with other people	Total %
Often	4
Sometimes	14
Rarely	25
Never	58
<i>Unweighted base</i>	1,867

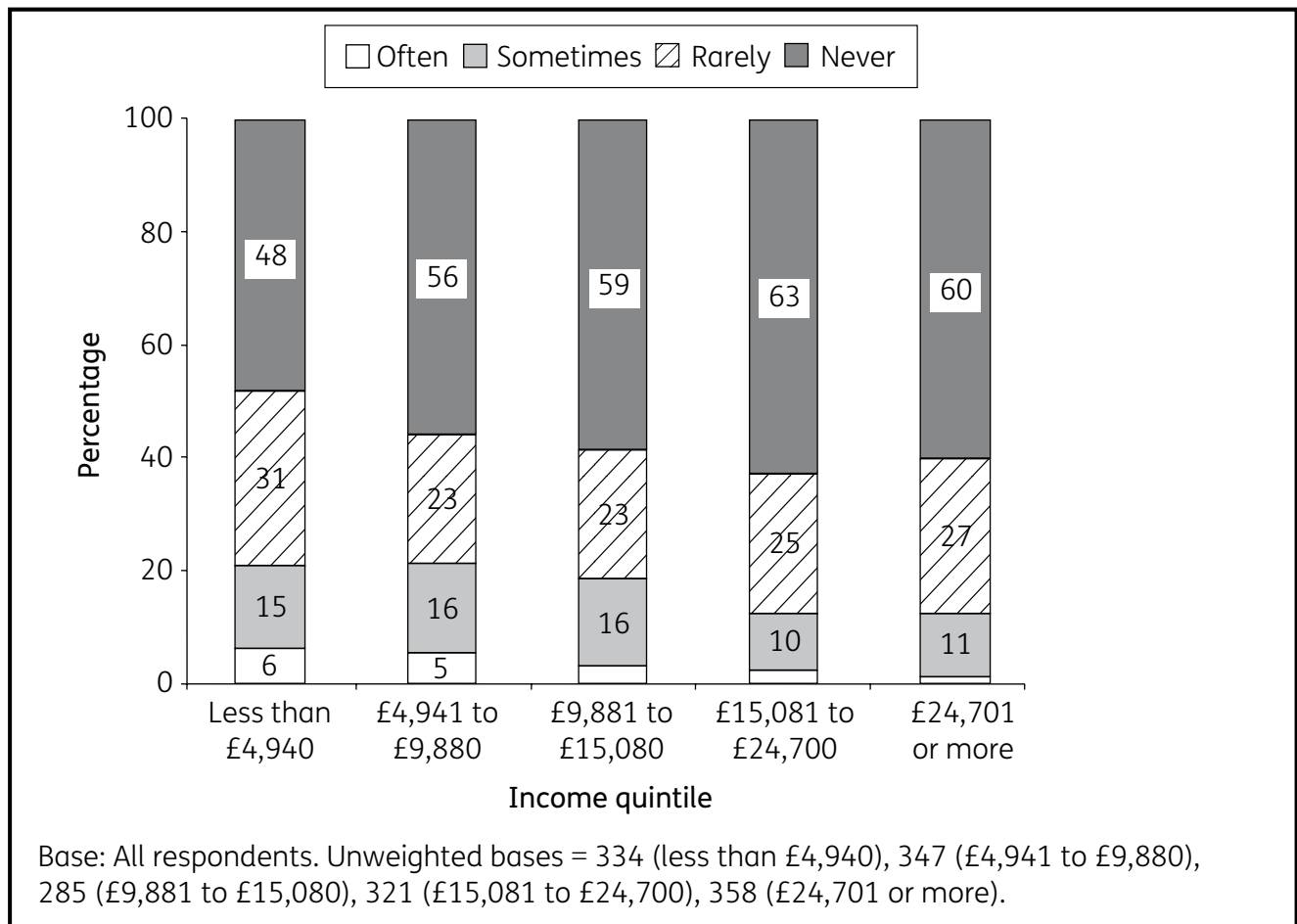
Base: All respondents.

Interestingly, feelings of isolation tended to decrease as age increased, with the proportion of respondents who never felt isolated increasing from 51 per cent among those aged 16 to 34 to 72 per cent among those aged 75 or more (see Figure 6.1). However, the proportion of respondents who said that they sometimes or often felt isolated actually increased from the age of 16 to 59, although it decreased again from the age of 60 onwards. This seems to indicate that the peak age for feeling isolated is between 50 and 59, which may relate to children leaving home and, for some people, early retirement.

Figure 6.1 How often respondents feel isolated, by age group

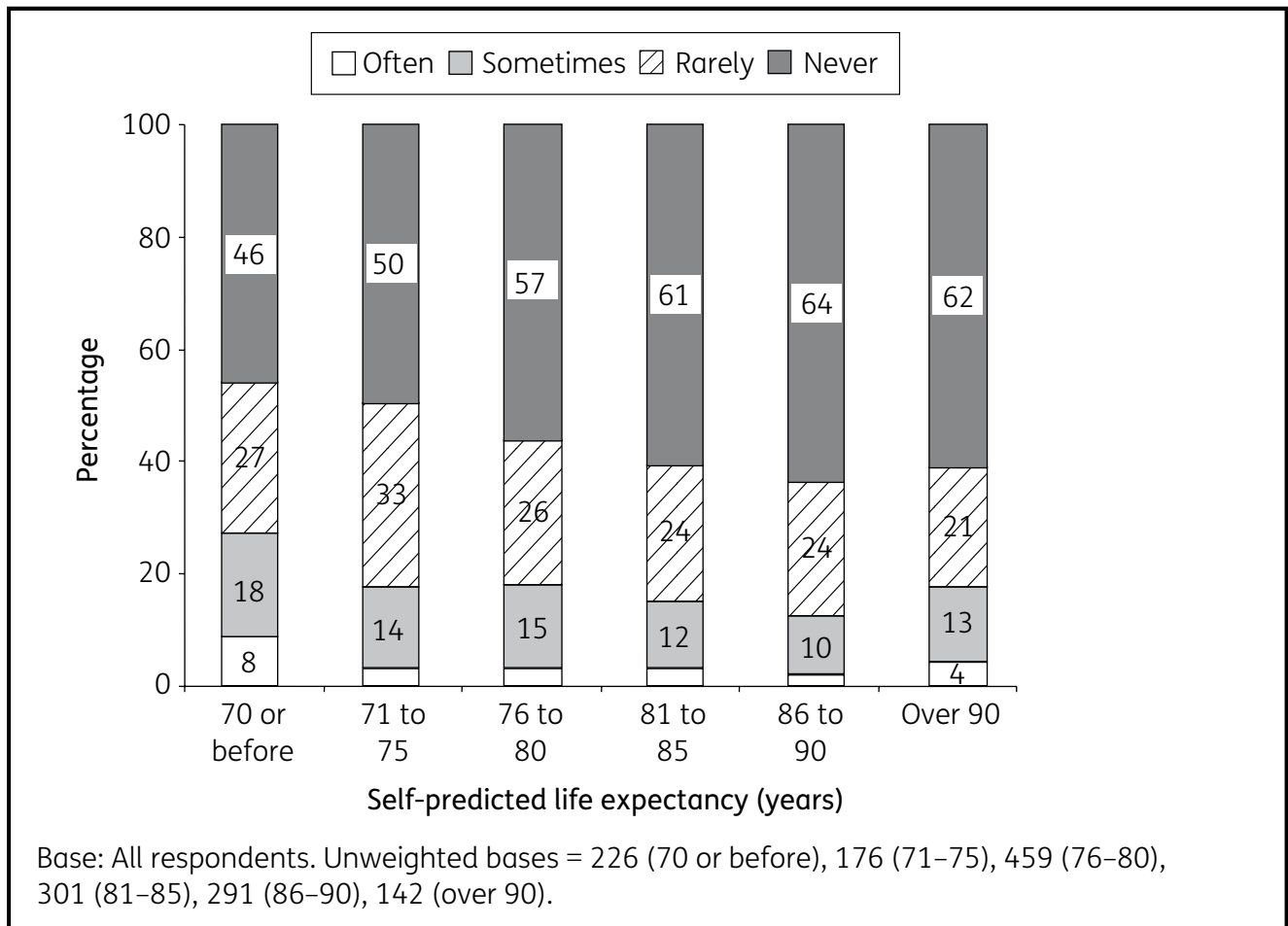


There was no statistically significant difference in feelings of isolation by gender, although women were slightly more likely to say that they sometimes or often felt isolated. However, there was a strong relationship with income, whereby respondents with lower incomes (particularly those earning £15,000 or less) were more likely to say that they sometimes or often felt isolated (see Figure 6.2). A similar relationship was found with socio-economic class, and also with education.

Figure 6.2 How often respondents feel isolated, by income quintile

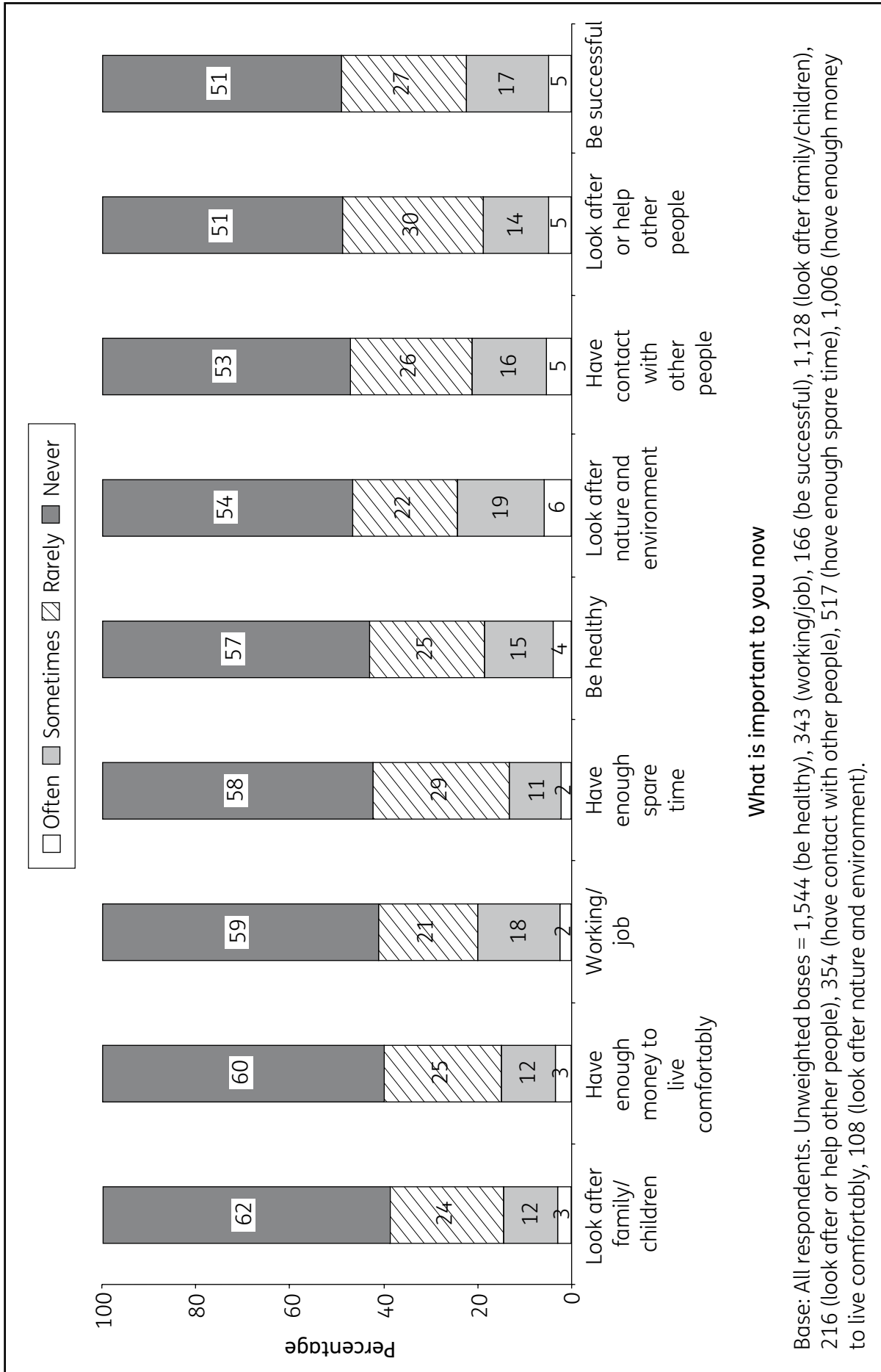
When we looked at respondents' own opinions of their life expectancy, we found that the likelihood of people feeling isolated decreased as their life expectancy increased, although feelings of isolation increased slightly again in people who expected to live to 90 years or more. Life expectancy is positively correlated with age, which is likely to explain part of this relationship. It may also be the case that some people are generally more pessimistic, which might explain both a lowered expectation of their own life expectancy and an increased perception of isolation.

Figure 6.3 How often respondents feel isolated by self-predicted life expectancy



We also explored how respondents' likelihood of feeling isolated differed according to the things that were important to them in their lives. The results showed that those who were motivated by looking after the environment or being successful were the most likely to often or sometimes feel isolated. Those who were motivated by having contact with other people were also more likely to feel isolated, possibly because people who already feel isolated may well be more likely to list contact with other people as a primary motivation in their lives. By contrast, people who were motivated by looking after their families or having enough spare time or money tended to be the least likely to feel isolated. This is likely to be because these motivations are chiefly felt by those who have families and who, therefore, have a lot of day-to-day contact with other people.

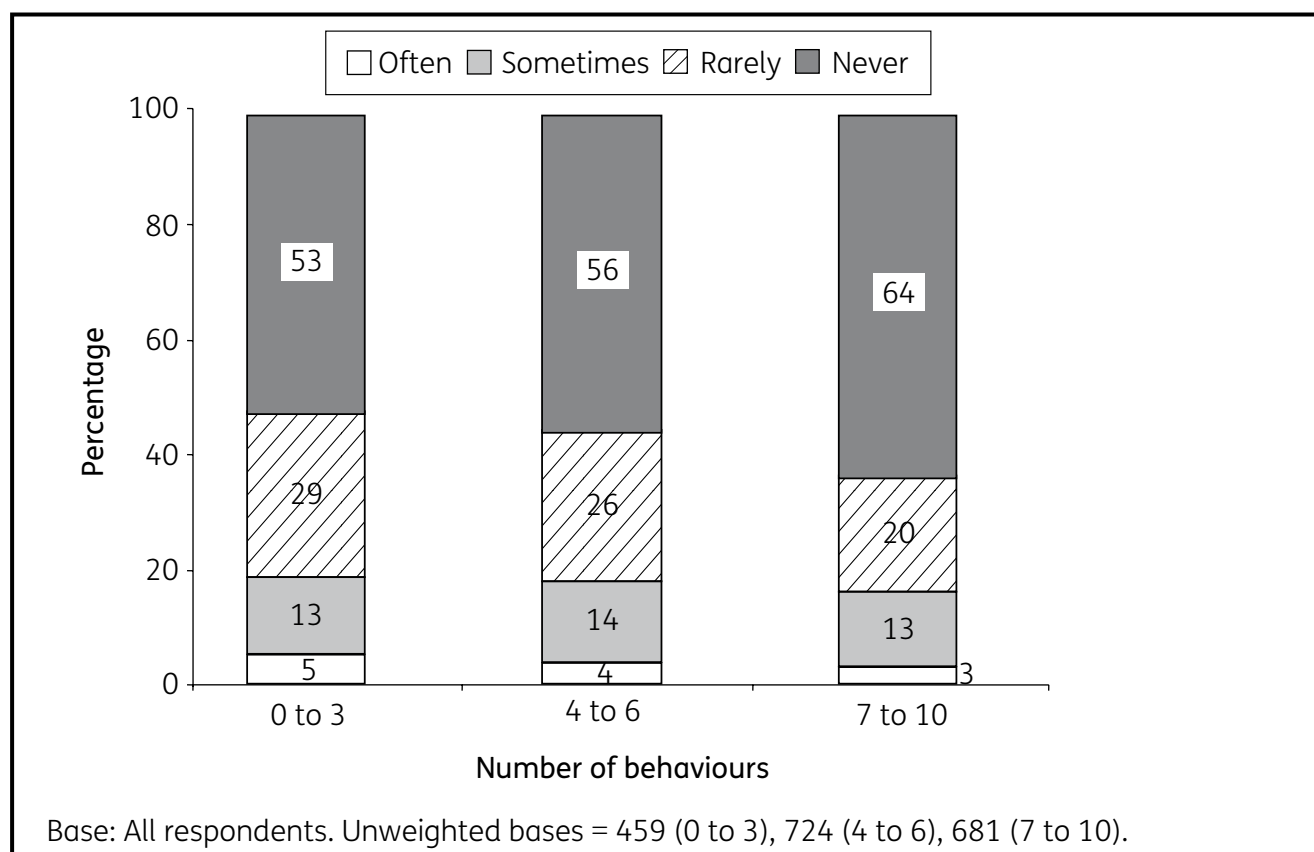
Figure 6.4 How often respondents feel isolated, by motivations



When we explored the relationship between feelings of isolation and health-maintaining behaviours, we found that those who took part in the most activities to maintain their health were the most likely to say that they never felt isolated. In contrast, those who took part in fewer health-maintaining activities were more likely to say that they often felt isolated. Although it is hard to draw causal conclusions from this relationship, it is possible that those who feel more isolated have less incentive to look after their health, and also that taking part in health-maintaining activities may also sometimes bring people into more contact with others which may in turn help them to feel less isolated. We also found a similar relationship between feelings of isolation and activities that people took part in to maintain their later independence, which may indicate that people who feel isolated tend to have less invested in their future independence. However, this relationship was weaker than that between feelings of isolation and health-maintaining activities.

As with activities people undertake to maintain their future health and independence (see Chapter 5), it appears that there is a distinct group of people who are less likely to feel isolated. These people tend to be better educated, have higher incomes, are more likely to be motivated by other people than by work or success and are also more likely to take a long-term view of their own health and independence.

Figure 6.5 How often respondents feel isolated, by health-maintaining behaviours



6.3.2 Reasons for feeling isolated

The 17 per cent of respondents who said that they sometimes or often felt isolated were then asked why they felt they did not have enough contact with other people. Respondents could include as many different answers as they chose, and the reasons could be roughly divided into three categories: problems of access to family and friends, not having time to see family and friends,

and not having any close relationships at all. The most common reason for feeling isolated was not seeing family and friends as often as the respondent would like, and this was followed by having friends and family who were far away. These are problems of access to loved ones and show that face-to-face contact was much more important to respondents than talking on the telephone or other means of contact. Other widely-cited reasons were not knowing many people in the area and not having time to keep in touch with other people, which represent the other two categories of isolation (see Table 6.2).

Women were more likely to say that they did not know many people in their area or that there were not many people similar to them in their area and that they did not know of opportunities to meet people, whereas men were more likely to say that they did not hear from family or friends enough in other ways (such as the post or internet). It, therefore, seems that, while the overall differences in feelings of isolation between men and women were small, the reasons behind these feelings of isolation tended to be slightly different, with women being more likely to feel that they were hampered in meeting new people.

Table 6.2 Reasons for feeling isolated

Reason	Total %
I don't see friends or family as often as I would like	45
My family or friends live far away and it is difficult to see them	33
I don't know many people around here	27
I don't always have time to keep in touch	25
I live alone	23
There are not many people similar to me around here	21
Other people are too busy	20
I don't talk to friends or family on the telephone as often as I would like	18
I am too unwell or have difficulty getting around	12
I don't know of any opportunities to meet people around here	10
I don't hear from friends or family in other ways as much as I would like	9
Other	10
<i>Unweighted base</i>	376

Base: Respondents who stated that they sometimes or often feel isolated.

6.3.3 Reasons for not feeling isolated

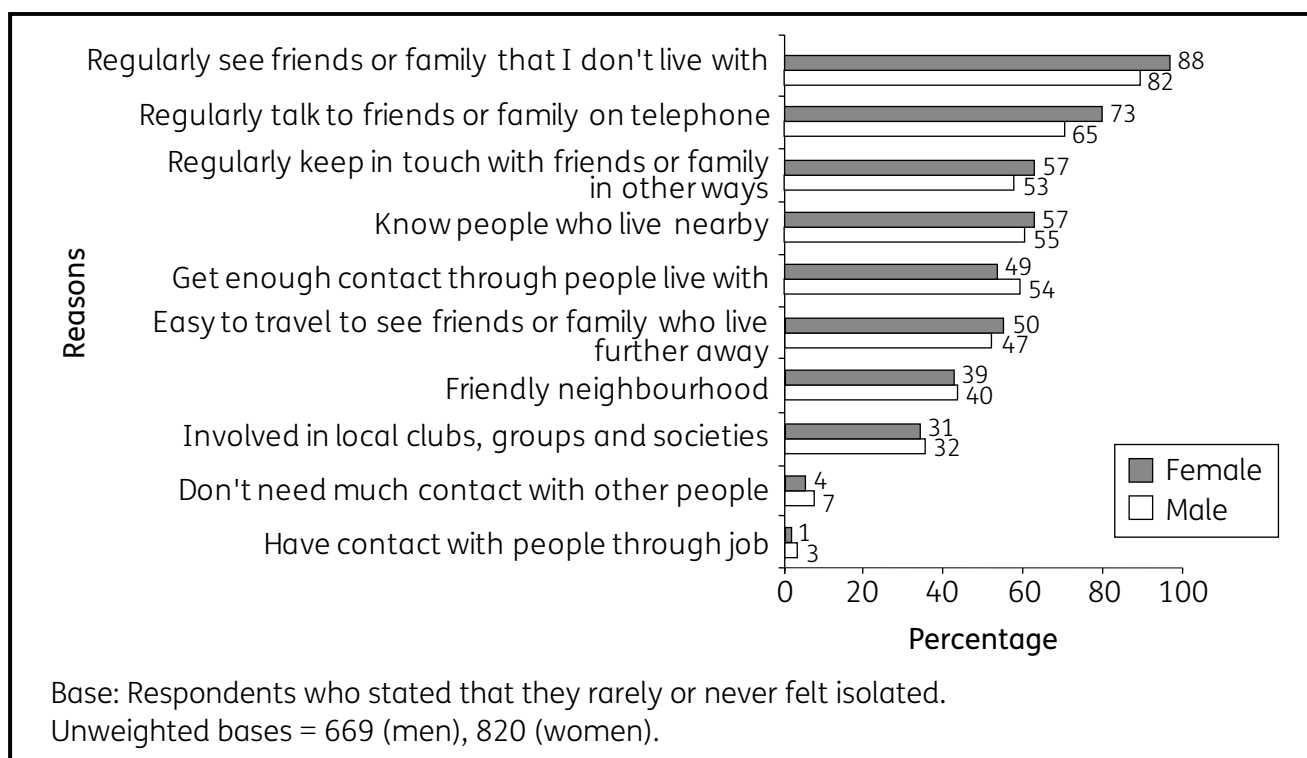
The 83 per cent of respondents who said that they rarely or never felt isolated were also asked for their reasons behind these answers, and again respondents could choose as many different answers as they felt appropriate (see Table 6.3). The most common reason for not feeling isolated was regularly seeing friends or family that the respondent did not live with, although talking to friends or family on the telephone was also considered to be important. Interestingly, very few people stated that they did not feel they needed much contact with other people, or that they had contact with people through their job. These answers indicate that most people feel that a certain level of contact with other people is important to them, and that they are very unlikely to achieve this through work contact alone.

Table 6.3 Reasons for rarely or never feeling isolated

Reasons why have enough contact with other people	Total %
I regularly see friends or family that I don't live with	85
I regularly talk to friends or family on the telephone	69
I know people who live nearby	56
I regularly keep in touch with friends or family in other ways	55
I get enough contact through the other people I live with	51
It is easy for me to travel to see friends or family who live further away	49
This is a friendly neighbourhood	39
I am involved in local clubs, groups or societies	32
I don't feel I need much contact with other people	5
I have contact with people through my job	2
Other	0
<i>Unweighted base</i>	1,489

Base: Respondents who stated that they rarely or never felt isolated.

There were few differences in the reasons for not feeling isolated by sex (see Figure 6.6).

Figure 6.6 Reasons for rarely or never feeling isolated, by gender

There were few differences in reasons for getting enough contact with other people according to age group. However, middle-aged respondents were the most likely say that they got enough contact through the people they lived with or that it was easy for them to travel, and the oldest respondents were the most likely to say that their neighbourhood was friendly.

We also found some differences according to socio-economic status; in particular, respondents with higher levels of education were more likely to know people in their local area, to be involved in local clubs, groups and societies or to find it easier to travel. They were also more likely to say that they had contact with friends and relatives via the post or internet.

6.4 Community

6.4.1 Whether their neighbourhood is a good one to grow old in

All respondents were asked if they would say that theirs was a good neighbourhood to grow old in, and were able to answer that it definitely was, that it was to some extent or that it was not. More than four-fifths of respondents (84 per cent) stated that their neighbourhood was a good place to grow old in at least to some extent (see Table 6.4). This is similar to results obtained from the Citizenship Survey for April-September 2010, in which 86 per cent of adults in England were satisfied with their local area as a place to live, although the focus of the question in the Citizenship Survey was not specifically on good areas to grow old in.⁵²

Table 6.4 Whether their neighbourhood is a good one to grow old in

Whether feel this is a good neighbourhood to grow old in	Total %
Yes, definitely	52
Yes, to some extent	33
No	16
<i>Unweighted base</i>	1,845

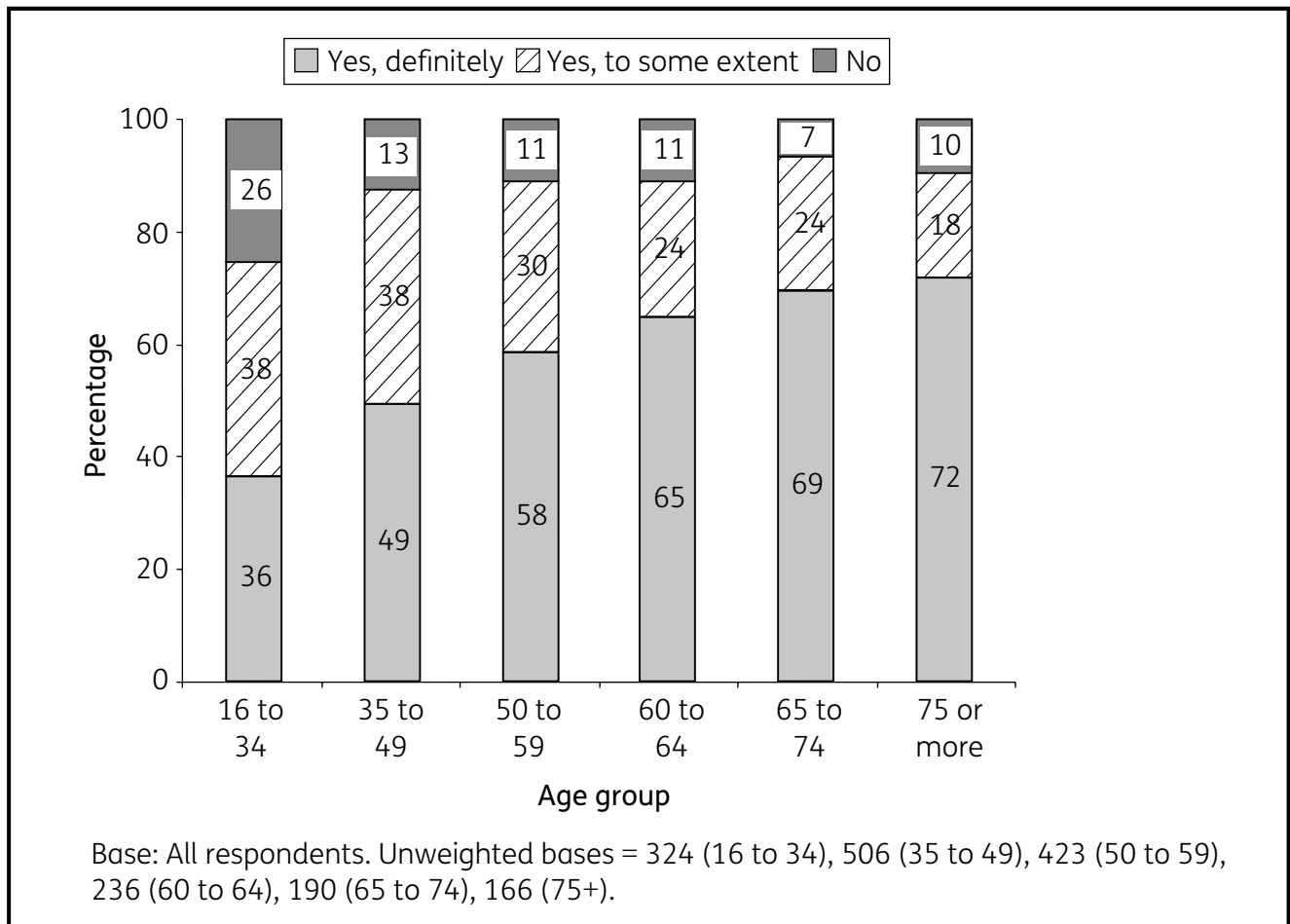
Base: All respondents.

We found a strong relationship between age and satisfaction with local communities, whereby older respondents were much more likely to believe that their neighbourhood was definitely a good one to grow old in (see Figure 6.7). The proportions of those who thought that their neighbourhood was a good one to grow old in to some extent or not at all decreased with age, although even among the oldest respondents one in ten people still thought that their neighbourhood was not a good place to grow old. These differences may relate to older people being more likely to live in neighbourhood better suited to the elderly. They may also relate to people moving less as they age and, therefore, building closer ties with their local community.

Satisfaction with local neighbourhood was also related to life expectancy, which is probably largely a function of the relationship we found with age. In general, people who expected to live longer were more satisfied with their neighbourhoods, although people who expected to live to 90 years or more were slightly more likely to be dissatisfied with their local neighbourhood as a place to grow old in. Similarly, we found that those who believed that later life begins at older ages were more likely to think that their neighbourhoods were a good place to grow old. This is likely to be a function of age as with life expectancy, and may also reflect the fact that older participants are likely to think more about whether their local area would be a good place for them to grow old and to take steps to be living in a suitable area for this purpose.

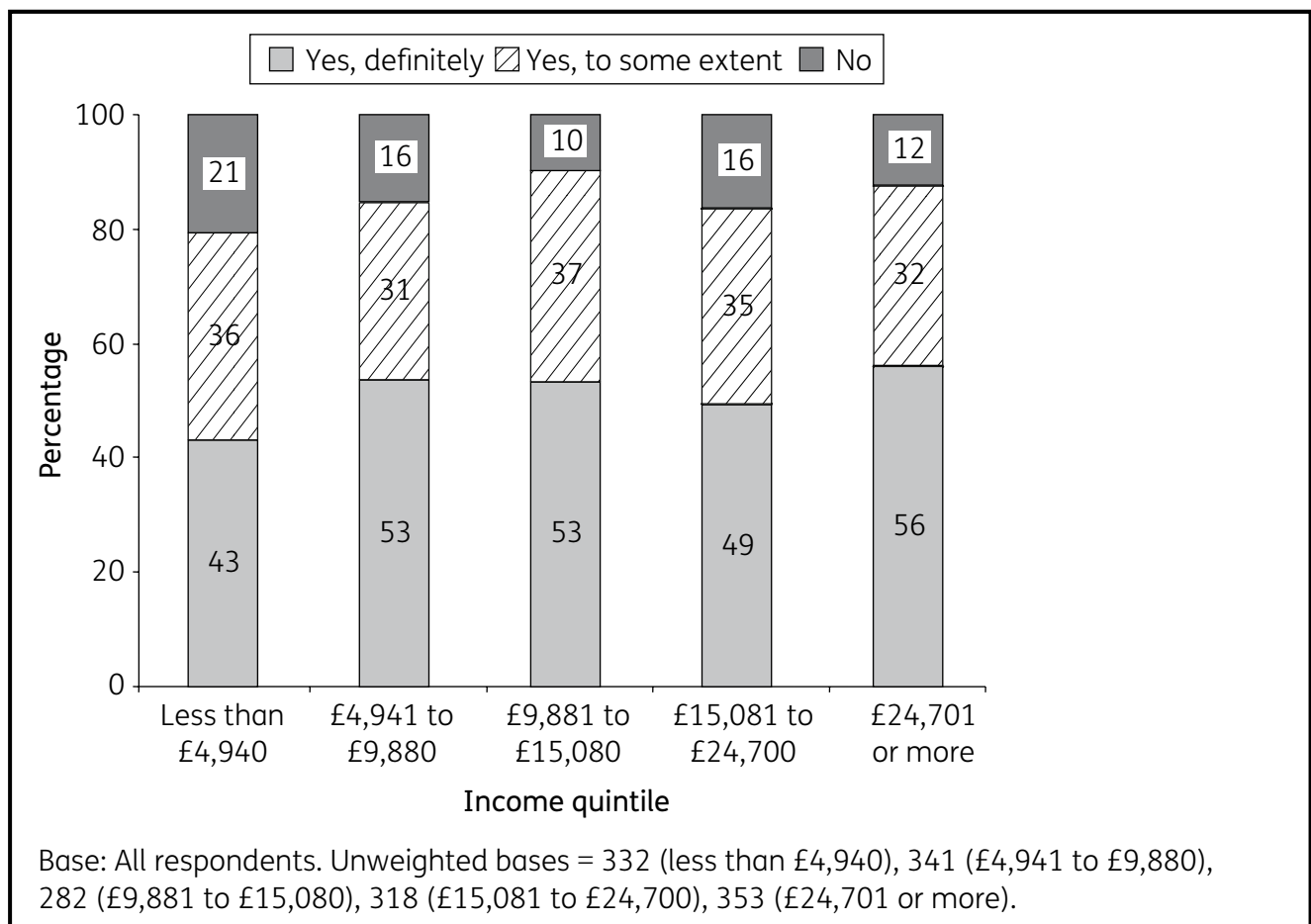
⁵² Department for Communities and Local Government (2011), p14.

Figure 6.7 Whether their neighbourhood is a good one to grow old in, by age group



We found no relationship between gender and satisfaction with the local community as a place in which to grow old, but we did find a strong relationship with socio-economic position (see Figure 6.8). There was a general tendency for satisfaction with the neighbourhood as a place to grow old in to increase as income increased, but those on middle incomes were actually the least likely of all to be dissatisfied with their local neighbourhoods. This was also true of levels of education and socio-economic class.

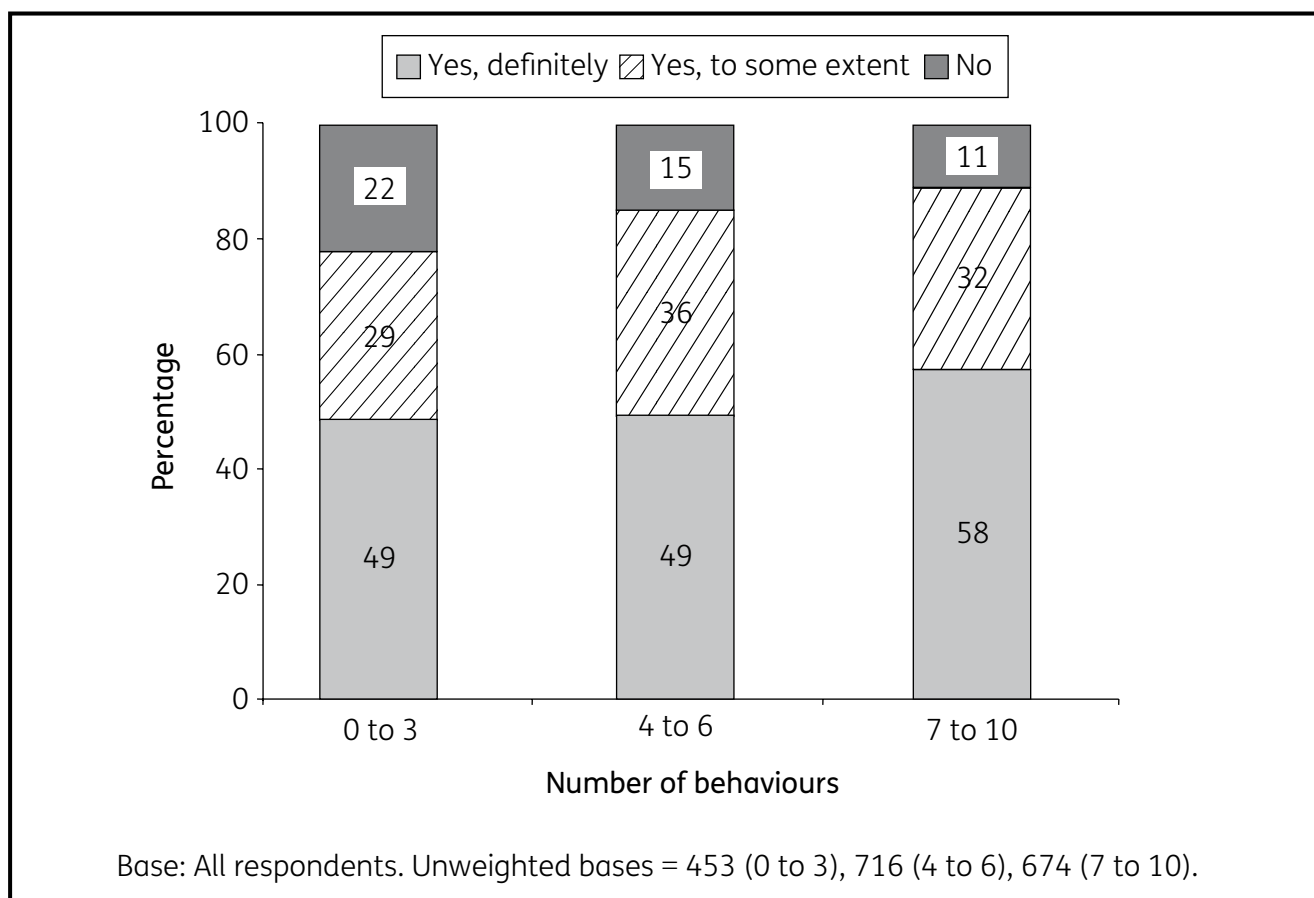
Figure 6.8 Whether their neighbourhood is a good one to grow old in, by income quintile



When we looked at satisfaction with the local community in relation to the numbers of health-maintaining and independence-maintaining activities people were engaging in, we found that those who engaged in high numbers of health-maintaining behaviours were also more likely to think that their area was a good place to grow old in (see Figure 6.9). There was little difference between those who engaged in zero to three and four to six health-maintaining behaviours, but those who engaged in seven or more of these behaviours were particularly likely to say that they definitely thought their area was a good place to grow old in, and particularly unlikely to say that it was not at all a good place to grow old in.

We also found a very similar relationship between the number of independence-maintaining activities people engaged in and their satisfaction with their local communities. These relationships are likely to be at least partly related to the age of the respondents, but may also be due to some respondents taking a more long-term general view of their lives and, therefore, taking more steps to maintain their later health and independence as well as giving greater thought to whether they would like to grow old in their current area of residence.

Figure 6.9 Whether their neighbourhood is a good one to grow old in, by health maintaining behaviours



6.4.2 Reasons why their neighbourhood is a good one to grow old in

Those who answered that their neighbourhood was definitely or to some extent a good place to grow old in were asked for the reasons why they felt this was the case. As with other similar questions, respondents could give as many reasons as they felt were necessary. The most often-mentioned answers were that good areas were safe and quiet, followed by having good amenities and transport. These reasons were important to more people than other factors such as having friends or lots of older people in the area. The least common reasons were to do with having opportunities to get involved in local activities; relatively few people felt that these were important factors in considering an area to be a good place to grow old (see Table 6.5).

Table 6.5 Reasons for feeling that their neighbourhood is a good place to grow old

Reason	Total %
It is a safe area	67
It is a quiet area	64
There are lots of local amenities such as shops, doctors etc.	60
There is good public transport	59
The area is well maintained and tidy	51
I have friends in the local community	46
There are lots of other older people	37
There are opportunities to meet people and get involved in groups	34
There are opportunities to get involved in decisions affecting the local area	18
Other	2
Unweighted base	1,585

Base: Respondents who stated their neighbourhood was a good place to grow old in.

We found a strong relationship between age and the reasons people gave for their area being a good one to grow old in. Older respondents were much more likely to state that their area was safe or quiet, that there were lots of other older people, that they had friends in the community or that the area was clean and tidy, whereas middle-aged people (aged 35 to 59) were the most likely to say that they had opportunities to get involved in influencing decisions affecting the local area. This illustrates that middle-aged people are more likely to consider the facilities and activities available in an area to be a plus point, and may be more likely to be active in the community. By contrast, older people are more likely to consider features of an area such as safety and having friends or other older people around them to be important.

There were also differences by sex: men were more likely to say that their area was safe or quiet, whereas women were more likely to mention local amenities, public transport or opportunities to get involved with local activities.

6.4.3 Reasons why their neighbourhood is not a good one to grow old in

Those who said that their neighbourhood was not a good one to grow old in were also asked for the reasons behind this, and again could choose as many reasons as were appropriate. The most common reasons for thinking that their neighbourhood was not a good place to grow old were mostly the reverse of the common reasons for thinking that a neighbourhood was a good place to grow old. In particular, areas being noisy, unsafe and not having amenities were considered to be factors in an area not being a good place to grow old. There was also an additional reason which more than a quarter of respondents identified, which was that their area did not have a good sense of community and was not a place where people looked after one another. Only a small proportion of respondents felt that an area being isolated or remote was an important reason why it would not be a good place to grow old, which tallies with the large number of respondents who felt that living in a quiet area was a positive thing (see Table 6.6).

Table 6.6 Reasons for feeling that their neighbourhood is not a good place to grow old

Reason	Total %
There is too much crime/it is unsafe	28
It is too noisy/busy	27
People do not look after one another/there is no sense of community	27
There are not enough local amenities such as shops, doctors etc.	15
There is not enough public transport	14
It is untidy/in disrepair	12
I do not have many friends who live here or nearby	12
There are not many other older people	10
Other	9
There are not enough opportunities to meet other people	9
It is too isolated/remote	7
There are no opportunities to get involved in influencing the local area	7
People here are rude	0
None of the above	17
<i>Unweighted base</i>	831

Base: Respondents who said their neighbourhood was not or was to some extent a good place to grow old in.

Younger respondents were more likely to say that their area was unsafe or too noisy, that there were not many other older people or that there was no sense of community, whereas older people were more likely to mention that there were not enough amenities or public transport. These differences are likely to reflect the types of areas people were living in at different ages as well as their priorities, since younger people are more likely to be living in urban areas which have good amenities and transport but are likely to be noisier and perceived as less safe. Younger people are less likely to be explicitly considering growing old in the area where they currently live, and their priorities will, therefore, be different.

When we looked at sex, we found that fewer negative characteristics of areas showed differences between men and women when compared with the positive characteristics explored above. However, women were more likely to say that their local area did not have enough amenities, that there was no sense of community or that there were not enough opportunities to meet other people.

7 Conclusions

This section brings together the key findings of this report and draws out broad themes and policy implications from across the chapters.

A significant finding is that a minority of people had firm hopes or ambitions for what they might want to do beyond the age of 60. Of the remainder, although some said that they had some ideas about what they might do, around a third had not thought about it at all. This will be an important observation when consideration is given to policies aimed at encouraging people into particular activities (such as volunteering, training and so on) in their later life.

It is worth looking in particular at the cohort of respondents aged 50 to 59. These respondents are in the decade leading up to when they are 60 or more and thus might be expected to be most likely to be putting thought towards what they might do when they are aged 60 onwards. However, even among this group, only around half (53 per cent) said they had hopes or ambitions. The remainder said they had not thought about it that much (22 per cent) or had not thought about it at all (25 per cent). This suggests that there is a large group of people disinclined to engage in actively thinking about their later life.

One possible explanation for this lack of forward planning might be that they did not consider later life to start until beyond the age of 60. Indeed, the majority in this age group considered themselves to be in 'middle adulthood' and on average, anticipated later life starting at the age of 63.

Around half of them reported that they do not tend to plan out their lives in advance and a further fifth saw life after 60 as an opportunity to relax and do nothing.

It was not surprising that **young people** responded very differently to these questions compared with their older counterparts who are approaching or are already in their later life. While many young people said they had hopes or ambitions for when they are aged 60 onwards, plans they had made or thought about might be read with the caveat that they may well have answered in the context of their immediate circumstances. Overall, however, this age group (16 to 34) was least likely to have ambitions for the future or, for those who had ambitions, least likely to have started planning in order to realise these ambitions. It is natural that this age group, as evidenced in their answers in what motivates them now, should focus on careers and family. However, many respondents who gave being too young (largely, but not exclusively, from the 16 to 34 age group) as a reason for not having thought about later life, were unable to say when they might begin thinking about this, while others said this period of their life was too far off to start planning for. This supports findings that suggest younger people find it difficult to engage in planning for their later life. This demonstrates that young people would benefit from being targeted by policy makers recommending the advantages of planning for the future, both financially and in other ways.

The survey also uncovered some evidence for people's **changing aspirations in relation to their later life**, for example in relation to the types of leisure activities people are interested in undertaking and the level of interest in volunteering. These differences may result from cohort effects but it is probably also the case that people's interests and motivations change or develop as they get older and move between different stages of life. Again this may have important implications when seeking to communicate with different age groups about the importance of planning for later life.

On a number of different measures, it is apparent that people's aspirations vary according to what might be broadly described as '**social status**' and more specifically defined in terms of income, education level and social class. Those with higher incomes or levels of education and those in

managerial occupations were more likely to have aspirations for their later life, were more likely to be planning for it and to express interest in particular activities such as volunteering and leisure and cultural activities.

What were the main **barriers** to realising ambitions for life aged 60 onwards? The questionnaire looked at three key areas in which there is interest in encouraging participation in later life: leisure or cultural activities, education or training and volunteering. For each of these there were respondents who were simply not interested in pursuing such activities, particularly volunteering and training. However, there were also smaller groups who perceived certain constraints that might prevent them from undertaking these activities in later life. Some felt that they would simply be too old or unhealthy, while others anticipated the need to care for someone else (either an adult or children). For others, the issue was financial in that; they felt they would not be able to afford what they wanted to do. These groups perhaps offer scope for communications aimed at overcoming such perceptions.

The survey explored the extent to which people were preparing themselves for later life in terms of undertaking activities or behaviours to help maintain health and independence. It is clear that the extent to which people engage in these activities increases as they get older, peaking around the 60 to 64 age group, before decreasing slightly. Furthermore, those people engaging in a greater number of such activities or behaviours were much more likely to hold hopes or ambitions for what they might do from 60 onwards. Consideration might be given to whether it would be worth encouraging participation in such activities earlier on in life, though it would be difficult to overcome the tendency in some people who do not tend to plan their lives out in advance as noted above.

This research has indicated what people may aspire to do in their later lives, with leisure and cultural activities being reported most often by respondents. This was by far the most frequently cited aspiration among all age groups, and was seen mostly to involve travelling – though this was second to reading as the most common answer among those aged over 65. There was some interest in learning, with people already beyond the age of 60 more interested in informal courses simply for the pleasure of learning, and some were looking to acquire skills from family or friends. Older respondents were also seen to pursue more health-maintaining activities than younger ones (many of which are more passive activities). There was also a strong feeling, mainly among younger respondents, that some time post-60 would be spent caring for someone. What it seems older people are less likely to be doing is volunteering; both those already in this stage of life, and those over 50, were comparatively less likely, than younger respondents, to say they would volunteer, either formally or informally, in the future. These findings are important in considering future policies aimed at particular activities (including volunteering and learning) in later life.

Appendix A

National Centre for Social Research Omnibus survey methodology

The National Centre for Social Research (NatCen) Omnibus has been designed to carry questions for government, charities, academic institutions and other non-profit organisations interested in producing high-quality data on a range of social topics. It employs a stratified random probability sample and is conducted using computer assisted personal interviewing. This summary contains further details of the sample design and methods used to conduct the survey.

Sample

The sample was obtained using a multi-stage sampling design. First, 153 postcode sectors were selected from the small users Postcode Address File (PAF). All sectors in mainland Great Britain (England, Wales and Scotland), excluding the area of Scotland north of the Caledonian Canal were covered.

Prior to selection, the postcode sectors had been ordered by:

- Government Office Region;
- percentage of households where the household reference person was in NS-SEC categories 1-2 with variable banding used to create three equal-sized strata per GOR; and
- ranking by percentage of homes that were owner-occupied.

The sample of 153 postcode sectors was systematically selected from this list, with probability proportional to size.

Next, 20 addresses were sampled from the PAF from each selected postcode sector. This gave a total of 3,060 issued addresses, each selected with equal probability. A single adult (defined as anyone aged 16 or over) was then selected at random out of all adults residing at that address to take part in the survey.

The questions were run on two separate waves of the Omnibus. On the first the questions were asked of all respondents. In the second wave, they were asked only among those aged 45 to 64 in order to boost the numbers of this group of respondents to increase the scope for analysis among this group.

Questionnaire development

Questions were designed and developed by NatCen and Department for Work and Pensions (DWP). As part of the questionnaire development phase, a number of questions were piloted using cognitive interviewing. A total of 30 cognitive interviews were undertaken during February and March 2010.

The cognitive interviews made use of techniques drawn from cognitive psychology which enabled researchers to examine the question-and-answer process – namely ‘think aloud’ and ‘probing’ techniques. In the think aloud technique, respondents are asked to say out loud what they were thinking as they go about answering the question. In the probing technique the interviewer asks specific, usually scripted, questions to explore what the respondent thinks the question means, what information they are drawing on to answer the question, what decisions they make about what the question means or what information is required to answer it and how they provide their (final) answer to the question.

For the cognitive testing we included all age groups in order to test questions used to ascertain whether people are already starting to plan for their older age or already in later life, though the sample was designed to include more people in the older age groups. Purposive sampling techniques were used to ensure that the key sampling variables were included in the sample. We used interlocking quotas⁵³ for up to three key sampling variables. Further non-interlocking quotas were set for other sample characteristics (marital status, the presence of children, income, health and ethnicity).

Due to the tight timescale of the project, door-step screening was employed for recruiting respondents for cognitive interviews. Each cognitive interview lasted about an hour and was audio recorded. Respondents were offered a £20 high street voucher to thank them for taking part in the interview.

All questions were reviewed by the research team (using a content analysis approach based on Framework, an analytic tool developed by the Qualitative Research Unit at NatCen) and then developed in collaboration with the sponsor before being programmed. The survey program was tested by the research and operations teams. Checks were made to ensure the accuracy and sense of questionnaire wording and response options, as well as the accuracy of showcard references. Scenarios were tested to ensure that routing was correct and that respondents would not be asked inappropriate questions dependent on the circumstances. There were also checks for screen layout, spelling and the clarity of instructions to interviewers.

Fieldwork

Fieldwork began on Thursday 20 May and ended Sunday 18 July 2010. Boost interviews were carried out between Thursday 29 July and Sunday 26 September 2010.

Interviews were carried out by NatCen interviewers using computer assisted personal interviewing (CAPI) techniques. Computer assisted interviewing improves data quality by including accurate routing to the relevant questions for a particular respondent and consistency checks on responses. All interviewers at NatCen receive extensive training in administering face-to-face surveys including training in converting refusals at each address and, once an interview has been secured, asking questions in a non-biased way.

⁵³ Interlocking quotas are used where the testing requires that respondents with certain combinations of characteristics are included. For example, rather than specifying a quota of ten men and ten women with separate quotas for age, interlocking quotas can be used by specifying five men aged 18-44, five women aged 18-44 and so on. Interlocking is usually done with two or three characteristics. If interlocking is taken any further it becomes very difficult to recruit respondents to fill the quotas.

Interviewers were also briefed on the project to inform them of the particular survey procedures and content of the questionnaire. New interviewers attended a briefing in person. More experienced interviewers received a home-briefing pack and were asked to complete an assignment to ensure they had taken the time to read their instructions and practice the questionnaire.

A letter was sent to each address in advance of the interviewer calling. The letter briefly described the purpose of the survey, the coverage of the questionnaire and reassured potential respondents that their answers would be treated in strict confidence. A £5 high street voucher was sent with every letter as an unconditional incentive to encourage participation in the survey. In this wave, a trial was conducted whereby half the sample received a £5 promissory note, redeemable on participating.

To improve response interviewers call at each address at least six times and up to a maximum of nine times, at different times of the day and at different times during the week. The first three calls must be made after 6pm Monday to Thursday or at the weekend when research has found that these are the optimum times for securing an interview. Interviewers recorded the time, date and outcome of all calls and checks were made by field management. Non-contacts were not accepted unless the pattern, as well as the number of calls conformed to the basic requirements that normally at least one call must be made at a weekend, and one on a weekday evening.

The average interview length of the Omnibus overall was 30 minutes for the main wave and 25 minutes for the boost wave.

Response

Interviewer progress was recorded and monitored using NatCen’s booking-in system.

The overall response rate was 50 per cent as shown in Table A1.3. The response rate is calculated as the number of achieved interviews as a percentage of the eligible sample.

Table A.1 Response rate for Omnibus (Quarters 2 and 3 2010)

Outcome	Quarter 2 2010 (main wave)			Quarter 3 2010 (boost wave)		
	Number	%	%	Number	%	%
Issued addresses	3,060	100		3,060	100	
Ineligible addresses	252	8		271	9	
Eligible addresses	2,808	92	100	2,789	91	100
Non-contacts	149		5	168		6
Refusals	1,008		36	971		35
Other non-interview	202		7	162		6
Unknown eligibility (no contact)	32		1	37		1
Unknown eligibility (contact)	17		0	22		1
Productive interviews	1,400		50	1,429		51

Coding and editing

Interviewer checks in the CAPI program allow interviewers to clarify and query any data discrepancies directly with the respondent. The CAPI program applies range and consistency error checks and both types of checks were used throughout the questionnaire. Where a check was triggered the interviewer often opened and recorded a note explaining the respondent's situation. These notes are recorded alongside the data and are reviewed by the project team in the operations department.

In-office coding and editing also took place on returned interviews. This involves a coder working through each interview in turn, using a modified version of the CAPI program. The coder reviewed all 'other' responses that had been entered to ensure that they couldn't be backcoded into any of the existing codes at that question.

In addition, there were open questions. The code frames used on this study were developed by the researchers from a listing of responses to the relevant questions from the first completed interviews.

In the course of the interview, where a respondent gave details of employment, this information was coded to the Standard Occupation classification – SOC (2000).

Weighting

The weighting for the Omnibus survey consisted of two components:

- selection weights to correct for individuals' differing probabilities of selection; and
- calibration weighting to adjust the weighted achieved sample to match population estimates.

Selection weights

Selection weights are calculated to correct for the unequal probability of selection. In England and Wales each address on the PAF was equally likely to be selected, so a selection weight for the addresses was not needed. However, we interviewed only one adult per address so individuals in multi-occupied and large households would be under-represented in the final sample if this was not taken into account. Individuals had been chosen by first choosing a dwelling unit out of all those in the address, and then choosing an adult at random from all those in the given dwelling unit. Thus, the correct selection weight is equal to the number of dwelling units at the chosen address multiplied by the number of adults identified at the dwelling unit.

A slightly different method was used for Scottish addresses, where the probability an address is chosen was proportional to the Multiple Occupancy Index (MOI). Here the correct selection weight is equal to the number of dwelling units at the chosen address multiplied by the number of adults identified at the dwelling unit divided by the MOI.

Calibration weights

The (weighted) achieved sample was then adjusted using calibration weighting so that the weighted distributions matched population totals. This reduces potential sample bias caused by any differential non-response between different groups and across regions. We calibrated to the marginal age/sex and GOR distribution, using the SAS macro CALMAR. In order to do this we needed to derive good estimates of the population size across region and age/sex group.

The study population

The study population used in the Omnibus survey consists of every adult resident in an address covered by the PAF. In order to calibrate to this we need to know the population totals broken down by age/sex and GOR. The population totals we used were taken from the mid-year 2008 (for Quarter 2) and 2009 (for Quarter 3) population totals supplied by the ONS. The ONS totals refer to a slightly different population than the study population. For example, the study population excludes elderly people living in care homes (care homes are not included in the PAF) whereas the ONS estimated resident population of an area includes all people who usually live there. In order to obtain a good estimate for the population totals we subtracted the estimated number of people living in care homes (based on 2005 estimates) from the ONS mid-year population estimates.

Age bands

The achieved sample size was 1,867 responses. With this size of sample, bands of ten-year intervals were deemed appropriate. As the Omnibus survey defines an adult to be anyone aged 16 or over, we used the age bands 16-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75+. This has the effect of correcting for the over-sampling of respondents aged 45 to 64.

The estimated population size (for 2009) is given in the tables below.

Table A.2 Estimated mid-year 2009 household population size by GOR

GOR	Estimated population size
North East	2,104,439
North West	5,546,170
Yorkshire and the Humber	4,245,765
East Midlands	3,599,850
West Midlands	4,334,238
East	4,626,782
London	6,210,878
South East	6,768,248
South West	4,258,634
Wales	2,422,815
Scotland	4,240,418
Total	48,358,239

Table A.3 Estimated mid-year 2009 household population size by age and gender

Age group	Estimated population size	
	Male	Female
16-24	3,703,000	3,515,000
25-34	3,867,000	3,798,000
35-44	4,406,000	4,488,000
45-54	3,913,000	4,016,000
55-64	3,474,000	3,610,000
65-74	2,359,000	2,608,000
75+	1,737,000	2,504,000
Total	23,461,000	24,538,000

Final weights

The calibration weights were then scaled to give the final weight. We scaled so that the sum of the final weights equalled the achieved sample size⁵⁴. These weights were checked for extreme values before being issued. A small number of large selection weights were trimmed. Trimming ensures that no individual has a disproportionately high influence on the survey estimates.

Datasets

Datasets include all questions included in each specific module together with the standard classification variables.

Responses to multi-coded questions are stored as a series of dichotomous variables. Each variable corresponds to each separate answer category and is marked as either mentioned or not mentioned.

PSU_ID identifies separate primary sampling units (postcode sectors).

STRATUM identifies separate sampling strata.

⁵⁴ Other methods such as scaling so they sum to the population size are equally valid, but our method has the advantage that for any sub-group the size of the weighted base will be approximately equal to the size of the unweighted base.

Appendix B

Questionnaire: Core questions and aspirations for later life module

Classification questions

Variable Serial Number.

10,110,101 – 99,999,997

Variable GORx

- 1 North East (A)
- 2 North West (B)
- 3 Yorkshire & Humber (D)
- 4 East Midlands (E)
- 5 West Midlands (F)
- 6 East of England (G)
- 7 London (H)
- 8 South East (J)
- 9 South West (K)
- 10 Wales (L)
- 11 Scotland (M)

Variable NumAdlt

COMPUTED: Number of adults (aged 16+) in household
0 – 20

Variable NumChld

COMPUTED: Number of children aged 0-15 in household
0 – 20

Variable Num0to4

COMPUTED: Number of children aged 0-4 in household
0 – 20

Variable Num5to10

COMPUTED: Number of children aged 5-10 in household

0 – 20

Variable Num11t15

COMPUTED: Number of children aged 11-15 in household

0 – 20

Variable NumDepCh

COMPUTED: Number of dependent children in household

0 – 20

Variable NumSSex

COMPUTED: Number of same-sex partners in household

0 – 20

Variable NumCPart

COMPUTED: Number of cohabiting partners in household

0 – 20

Variable NumMPart

COMPUTED: Number of married partners in household

0 – 20

Variable Wrking

Did you do any paid work in the seven days ending Sunday [DATLSUN], either as an employee or as self-employed?

1 Yes

2 No

Variable SchemeET

Were you on a government scheme for employment training?

1 Yes

2 No

Variable JbAway

Did you have a job or business you were away from?

1 Yes

2 No

3 SPONTANEOUS: Waiting to take up a new job/business already obtained

Variable OwnBus

Did you do any unpaid work in that week for any business that you own?

- 1 Yes
- 2 No

Variable RelBus

...or that a relative owns?

- 1 Yes
- 2 No

Variable Looked

Thinking of the four weeks ending Sunday [DATLSUN], were you looking for any kind of paid work or government training scheme at any time in those four weeks?

- 1 Yes
- 2 No
- 3 SPONTANEOUS: Waiting to take up a new job/business already obtained

Variable StartJ

If a job or a place on a government scheme had been available in the week ending Sunday [DATLSUN], would you have been able to start within 2 weeks?

- 1 Yes
- 2 No

Variable LkTime

How long (have you been looking/were you looking) for paid work or a place on a government scheme?

- 1 Not yet started
- 2 Less than 1 month
- 3 1 month but less than 3 months
- 4 3 months but less than 6 months
- 5 6 months but less than 12 months
- 6 12 months or more

Variable YInAct

What was the main reason you [INACTXT]?

- 1 Student
- 2 Looking after the family/home
- 3 Temporarily sick or injured

4 Long-term sick or disabled

5 Retired from paid work

95 Other reasons

Variable EverWk

Have you ever had a paid job, apart from casual or holiday work?

1 Yes

2 No

Variable DtJbLv

When did you leave your last PAID job?

FOR DAY NOT GIVEN... ENTER 15 FOR DAY
FOR MONTH NOT GIVEN... ENTER 6 FOR MONTH

Variable ILO1

Derived variable – in employment (1)

1 In employment or unpaid family worker

2 Unemployed

3 Economically inactive

Variable ILO2

Derived variable – in employment (2)

1 In employment

2 Unpaid family worker

3 Unemployed

4 Economically inactive

Variable IfStud

May I just check, are you at present [SCHTXT] enrolled on any full-time or part-time education course excluding leisure classes? (Include correspondence courses and open learning as well as other forms of full-time or part-time education course.)

1 Yes

2 No

Variable Attend

And are you... READ OUT...

1 ...still attending,

2 waiting for term to (re)start,

3 or, have you stopped going?

Variable CourTyp

Are you [SCHTXT2] on a full or part time course, a medical or nursing course, a sandwich course or some other kind of course?

- 1 School – full time
- 2 School – part time
- 3 Sandwich course
- 4 Studying at university or college including 6th form college FULL TIME
- 5 Training for a qualification in nursing, physiotherapy or a similar medical subject
- 6 On a PART TIME course at university or college, INCLUDING day release and block release
- 7 On an Open College course
- 8 On an Open University course
- 9 Any other correspondence course
- 95 Any other self/open learning course

Variable Stat

CURRENT (MAIN) JOB OR LAST JOB

Were you working as an employee or were you self-employed?

- 1 Employee
- 2 Self-employed

Variable Manage01

CURRENT (MAIN) JOB OR LAST JOB

In your job, did you have any formal responsibility for supervising the work of other employees?

DO NOT INCLUDE PEOPLE WHO ONLY SUPERVISE...

- CHILDREN (E.G. TEACHERS, NANNIES, CHILDMINDERS)
- ANIMALS
- SECURITY OR BUILDINGS (E.G. CARETAKERS, SECURITY GUARDS)

- 1 Yes
- 2 No

Variable EmpNo01

CURRENT (MAIN) JOB OR LAST JOB

How many people worked for your employer at the place where you worked?

Were there ...READ OUT...

- 1 1 to 24,
- 2 25 to 499,
- 3 or, 500 or more employees?

Variable Solo

CURRENT (MAIN) JOB OR LAST JOB

Were you working on your own or did you have employees?

ASK OR RECORD

- 1 On own/with partner(s) but no employees
- 2 With employees

Variable SENo01

CURRENT (MAIN) JOB OR LAST JOB

How many people did you employ at the place where you worked?

Were there ...READ OUT...

- 1 1 to 24,
- 2 25 to 499, or
- 3 500 or more employees?

Variable FTPT

CURRENT (MAIN) JOB OR LAST JOB

In your (main) job were you working ... READ OUT...

INTERVIEWER: LET THE RESPONDENT DECIDE WHETHER THE JOB IS FULL TIME OR PART TIME.

- 1 Full time, or
- 2 Part-time?

Variable EconSt1

Derived economic status

- 1 Employee – full-time
- 2 Employee – part-time
- 3 Self-employed – full-time
- 4 Self-employed – part-time
- 5 Working – but some other information missing
- 6 ILO unemployed
- 7 Retired
- 8 Student
- 9 Looking after family/home
- 10 Permanently sick/disabled
- 11 Temporarily sick or injured
- 95 Other
- 96 DK/Ref/Not answered

Variable EconSt2

Derived economic status – grouped

- 1 All employees
- 2 All self-employed
- 3 Working – but some other information missing
- 4 ILO unemployed
- 5 Retired
- 6 Student
- 7 Looking after family/home
- 8 Permanently sick/disabled
- 95 Other
- 96 DK/Ref/Not answered

SOC2000g

Major groups – derived variable

- 1 Managers and senior officials
- 2 Professional occupations
- 3 Associate professional and technical occupations
- 4 Administrative and secretarial occupations
- 5 Skilled trades occupations
- 6 Personal service occupations
- 7 Sales and customer service occupations
- 8 Process, plant and machine operatives
- 9 Elementary occupations

NSSec17

NS-SEC Socio-economic Class (full classification) – derived variable

- 1 Employers in large organisations
- 2 Higher managerial
- 3.1 Higher professional (traditional) – employees
- 3.2 Higher professional (new) – employees
- 3.3 Higher professional (traditional) – self-employed
- 3.4 Higher professional (new) – self-employed
- 4.1 Lower professional & higher technical (traditional) – employees
- 4.2 Lower professional & higher technical (new) – employees

- 4.3 Lower professional & higher technical (traditional) – self-employed
- 4.4 Lower professional & higher technical (new) – self-employed
- 5 Lower managerial
- 6 Higher supervisory
- 7.1 Intermediate clerical and administrative
- 7.2 Intermediate sales and service
- 7.3 Intermediate technical and auxiliary
- 7.4 Intermediate engineering
- 8.1 Employers (small organisations, non-professional)
- 8.2 Employers (small – agriculture)
- 9.1 Own account workers (non-professional)
- 9.2 Own account workers (agriculture)
- 10 Lower supervisory
- 11.1 Lower technical craft
- 11.2 Lower technical process operative
- 12.1 Semi-routine sales
- 12.2 Semi-routine service
- 12.3 Semi-routine technical
- 12.4 Semi-routine operative
- 12.5 Semi-routine agricultural
- 12.6 Semi-routine clerical
- 12.7 Semi-routine childcare
- 13.1 Routine sales and service
- 13.2 Routine production
- 13.3 Routine technical
- 13.4 Routine operative
- 13.5 Routine agricultural
- 14.1 Never worked
- 14.2 Long-term unemployed
- 15 Full-time students
- 16 Occupations not stated or inadequately described
- 17 Not classifiable for other reasons

NS-SEC Analytic classes (derived variable)

1.1 Employers in large organisations and higher managerial occupations

1.2 Higher professional occupations

2 Lower professional and higher technical occupations, lower managerial & higher supervisory occupations

3 Intermediate occupations

4 Employers in small organisations and own account workers

5 Lower supervisory and lower technical occupations

6 Semi-routine occupations

7 Routine occupations

8 Not classified

NSSec5

NS-SEC 5 classes (derived variable)

1 Managerial and professional occupations

2 Intermediate occupations

3 Small employers and own account workers

4 Lower supervisory and technical occupations

5 Semi-routine and routine occupations

6 Not classified

NSSec3

NS-SEC (derived variable)

1 Managerial and professional occupations

2 Intermediate occupations

3 Routine and manual occupations

4 Not classified

Variable RespSex

Sex of respondent

1 Male

2 Female

Variable RespAge

Age of respondent

0-120

Variable RspAgBnd

Banded age of respondent

- 1 16 to 24
- 2 25 to 34
- 3 35 to 44
- 4 45 to 54
- 5 55 to 64
- 6 65 to 74
- 7 75 or more

Variable RespMSt

Marital status of respondent

- 1 Single, that is, never married
- 2 Married and living with husband/wife
- 3 A civil partner in a legally-recognised Civil Partnership
- 4 Married and separated from husband/wife
- 5 Divorced
- 6 Widowed
- 7 SPONTANEOUS ONLY – In a legally-recognised Civil Partnership and separated from civil partner
- 8 SPONTANEOUS ONLY – Formerly a civil partner, the Civil Partnership now legally dissolved
- 9 SPONTANEOUS ONLY – A surviving civil partner, his/her partner having since died

Variable Respliv

Respondent living in a couple

- 1 Yes
- 2 No
- 3 SameSex

Variable RespDefc

De facto marital status of respondent

- 1 Married
- 2 Cohabiting
- 3 Single
- 4 Widowed
- 5 Divorced
- 6 Separated
- 7 Same sex couple

Variable RespHRP

Respondent relationship to HRP

- 1 Respondent is HRP
- 2 Respondent is spouse/partner of HRP
- 3 Respondent not HRP or HRP's spouse/partner

Constructed Variable PrtnrYN

Whether respondent has partner in household

- 1 Yes
- 2 No

Variable SchQual

SHOWCARD SOCIO 1

Have you passed any of the examinations on this card?

- 1 Yes
- 2 No

Variable SchQFW

SHOWCARD SOCIO 1 AGAIN

Please tell me which sections of the card they are in?

PROBE : Any other sections?

CODE ALL THAT APPLY

- 1 Section 1:GCSE Grades D-G/Short course GCSE/Vocational GCSE CSE Grades 2-5 O-level Grades D-E or 7-9 Scottish (SCE) Ordinary Bands D-E Scottish Standard Grades 4-7 SCOTVEC/SQA National Certificate modules Scottish School leaving certificate (no grade) Scottish Access 1-3 Scottish Intermediate 1
- 2 Section 2:GCSE Grades A*-C CSE Grade 1 O-level Grades A-C or 1-6 School Certif/Matriculation Scottish SCE Ord. Bands A-C or pass Scottish Standard Grades 1-3 or Pass Scottish School Leaving Certificate Lower Grade Scottish Intermediate 2 SUPE Ordinary N Ireland Junior Certificate
- 3 Section 3:A-level, S-level, A2-level, AS-level International Baccalaureate Vocational A-level (AVCE) Scottish Higher Scottish SCE/SLC/SUPE at Higher Grade Scot. Higher School Certif Certif Sixth Year Studies/Advanced Higher Grades N Ireland Senior Certificate
- 4 Section 4:Overseas school leaving exam or certificate

Maximum number of mentions: 4

Variable PSchQual

SHOWCARD SOCIO 2

And have you passed any of the exams or got any of the qualifications on this card?

1 Yes

2 No

Variable PSchQFW

SHOWCARD SOCIO 2 AGAIN

Which ones? PROBE: Which others?

PROBE FOR CORRECT LEVEL

MORE CODES <F6+Arrows>

1 Univ/CNAA first degree

2 Univ/CNAA diploma/Foundation Degree

3 Postgraduate degree

4 Teacher training qualification

5 Nursing qualification

6 Foundation/advanced (modern) apprenticeship

7 Other recognised trade apprenticeship

8 OCR/RSA – (Vocational) Certificate

9 OCR/RSA – (First) Diploma

10 OCR/RSA – Advanced Diploma

11 OCR/RSA – Higher Diploma

12 Other clerical, commercial qualification

13 City&Guilds – Level 1/Part I

14 City&Guilds – Level 2/Craft/Intermediate/Ordinary/Part II

15 City&Guilds – Level 3/Advanced/Final/Part III

16 City&Guilds – Level 4/Full Technological/Part IV

17 Edexcel/BTEC First Certificate

18 Edexcel/BTEC First/General Diploma

19 Edexcel/BTEC/BEC/TEC (General/Ordinary) National Certif or Diploma (ONC/OND)

20 Edexcel/BTEC/BEC/TEC Higher National Certif (HNC) or Diploma (HND)

21 NVQ/SVQ Lev 1/GNVQ/GSVQ Foundation lev

22 NVQ/SVQ Lev 2/GNVQ/GSVQ Intermediate lev

23 NVQ/SVQ Lev 3/GNVQ/GSVQ Advanced lev

24 NVQ/SVQ Lev 4

25 NVQ/SVQ Lev 5

95 Other recognised academic or vocational qualification (WRITE IN)

Variable PSchQFWo

WRITE IN OTHER ANSWER GIVEN

Variable HEdQual

Highest educational qualification obtained

- 1 Postgraduate degree
- 2 First degree
- 3 Higher education below degree level
- 4 A level or equivalent
- 5 O level or equivalent
- 6 CSE or equivalent
- 7 Foreign qualification
- 95 Other qualification
- 96 No qualifications
- 97 DK/Refusal/NA

Variable Ten1

SHOWCARD SOCIO 3

In which of these ways do you occupy this accommodation?

CODE FIRST THAT APPLIES (HELP <F9>)

MAKE SURE ANSWER APPLIES TO HRP: [DMNAMES[QHRP.HRPNUM]]

- 1 Own it outright
- 2 Buying it with the help of a mortgage or loan
- 3 Pay part rent and part mortgage (shared ownership)
- 4 Rent it
- 5 Live here rent-free (including rent-free in relative's/friend's property; excluding squatting)
- 6 Squatting

Variable Tied

Does the accommodation go with the job of anyone in the household? (HELP <F9>)

- 1 Yes
- 2 No

Variable LLord

Who is your landlord? (HELP <F9>)

CODE FIRST THAT APPLIES.

- 1 the local authority/council/New Town Development/Scottish Homes
- 2 a housing association, charitable trust or Local Housing company
- 3 employer (organisation) of a household member
- 4 another organisation
- 5 relative/friend (before you lived here) of a household member
- 6 employer (individual) of a household member
- 7 another individual private landlord?

Variable Furn

Is the accommodation provided... (HELP <F9>)

...READ OUT...

- 1 furnished
- 2 partly furnished (e.g. carpets and curtains only)
- 3 or unfurnished?

Variable Tenure1

Household tenure

- 1 Outright owner
- 2 Buying on a mortgage (including shared owner)
- 3 Council tenant
- 4 Housing Association tenant
- 5 Private renter – unfurnished
- 6 Private renter – furnished
- 7 DK/Refusal/NA

Variable Tenure2

Household tenure

- 1 Owner
- 2 Social renter
- 3 Private renter
- 4 DK/Refusal/NA

Variable Disab

Do you have a long-standing physical or mental health condition or disability? By long-standing, we mean anything that has lasted at least 12 months or that is likely to last at least 12 months.

- 1 Yes
- 2 No

Variable Limit

Does this condition or disability have a substantial adverse effect on your ability to carry out normal day-to-day activities? If you are receiving medication or treatment, please consider what the situation would be without the medication or treatment.

TREATMENT EXCLUDES GLASSES OR CONTACT LENSES.

- 1 Yes
- 2 No

Variable GenHeal

How is your health in general? Would you say it was...
...READ OUT...

- 1 very good
- 2 good
- 3 fair
- 4 bad, or
- 5 very bad?

Variable Limit1

Limiting long-standing disability summary

- 1 Limiting long-standing physical or mental health condition or disability
- 2 Non-limiting long-standing physical or mental health condition or disability
- 3 No long-standing physical or mental health condition or disability

Variable NatIdenE

SHOWCARD SOCIO 4

What do you consider your national identity to be? Choose as many or as few as apply.

- 1 English
- 2 Scottish
- 3 Welsh
- 4 Irish
- 5 British
- 95 Other

Variable NatIdenS

SHOWCARD SOCIO 5

What do you consider your national identity to be? Choose as many or as few as apply.

- 1 Scottish
- 2 English

- 3 Welsh
- 4 Irish
- 5 British
- 95 Other

Variable NatIdenW

SHOWCARD SOCIO 6

What do you consider your national identity to be? Choose as many or as few as apply.

- 1 Welsh
- 2 English
- 3 Scottish
- 4 Irish
- 5 British
- 95 Other

Variable NatOth

How would you describe your national identity?

Variable Ethnic

SHOWCARD SOCIO 7

From this card, to which of these ethnic groups do you consider you belong?

- 1 White – British
- 2 White – Irish
- 3 White – Any other White background (please specify)
- 4 Mixed – White and Black Caribbean
- 5 Mixed – White and Black African
- 6 Mixed – White and Asian
- 7 Mixed – Any other mixed background (please specify)
- 8 Asian or Asian British – Indian
- 9 Asian or Asian British – Pakistani
- 10 Asian or Asian British – Bangladeshi
- 11 Asian or Asian British – Any other Asian background (please specify)
- 12 Black or Black British – Caribbean
- 13 Black or Black British – African
- 14 Black or Black British – Any other Black background (please specify)

15 Chinese

95 Any other (please specify)

Variable EthOth

Please describe your ethnic group?

Variable SrcInc

SHOWCARD SOCIO 8

This card shows various possible sources of income. Can you please tell me which kinds of income you receive?

CODE ALL THAT APPLY

- 1 Earnings or sick pay from employment or self-employment
- 2 State pension
- 3 Other pension income (e.g. from former employer or other private pension)
- 4 Child benefit
- 5 Income Support or Pension Credit
- 6 Job Seekers Allowance
- 7 Incapacity Benefit
- 8 Other state benefits
- 9 Tax credits
- 10 Interest from savings etc.
- 11 Other kinds of regular allowance from outside the household
- 95 Other sources, e.g. rent
- 96 No source of income

Variable Gross

SHOWCARD SOCIO 9

Will you please look at this card and tell me which group represents your total income from all these sources, before deductions for income tax, National Insurance etc.

ENTER BAND NUMBER

THIS QUESTION REFERS TO THE RESPONDENT'S INCOME ONLY, NOT THAT OF ANYONE ELSE IN THE HOUSEHOLD.

112 Appendices – Questionnaire: Core questions and aspirations for later life module

WEEKLY		MONTHLY	ANNUAL
1	Up to £9	Up to £42	Up to £519
2	£10 up to £19	£43 up to £85	£520 up to £1,039
3	£20 up to £29	£86 up to £129	£1,040 up to £1,559
4	£30 up to £39	£130 up to £172	£1,560 up to £2,079
5	£40 up to £49	£173 up to £216	£2,080 up to £2,599
6	£50 up to £59	£217 up to £259	£2,600 up to £3,119
7	£60 up to £69	£260 up to £302	£3,120 up to £3,639
8	£70 up to £79	£303 up to £346	£3,640 up to £4,159
9	£80 up to £89	£347 up to £389	£4,160 up to £4,679
10	£90 up to £99	£390 up to £432	£4,680 up to £5,199
11	£100 up to £119	£433 up to £519	£5,200 up to £6,239
12	£120 up to £139	£520 up to £606	£6,240 up to £7,279
13	£140 up to £159	£607 up to £692	£7,280 up to £8,319
14	£160 up to £179	£693 up to £779	£8,320 up to £9,359
15	£180 up to £199	£780 up to £866	£9,360 up to £10,399
16	£200 up to £219	£867 up to £952	£10,400 up to £11,439
17	£220 up to £239	£953 up to £1,039	£11,440 up to £12,479
18	£240 up to £259	£1,040 up to £1,126	£12,480 up to £13,519
19	£260 up to £279	£1,127 up to £1,212	£13,520 up to £14,559
20	£280 up to £299	£1,213 up to £1,299	£14,560 up to £15,599
21	£300 up to £319	£1,300 up to £1,386	£15,600 up to £16,639
22	£320 up to £339	£1,387 up to £1,472	£16,640 up to £17,679
23	£340 up to £359	£1,473 up to £1,559	£17,680 up to £18,719
24	£360 up to £379	£1,560 up to £1,646	£18,720 up to £19,759
25	£380 up to £399	£1,647 up to £1,732	£19,760 up to £20,799
26	£400 up to £449	£1,733 up to £1,949	£20,800 up to £23,399
27	£450 up to £499	£1,950 up to £2,166	£23,400 up to £25,999
28	£500 up to £549	£2,167 up to £2,382	£26,000 up to £28,599
29	£550 up to £599	£2,383 up to £2,599	£28,600 up to £31,199
30	£600 up to £649	£2,600 up to £2,816	£31,200 up to £33,799
31	£650 up to £699	£2,817 up to £3,032	£33,800 up to £36,399
32	£700 up to £749	£3,033 up to £3,249	£36,400 up to £38,999
33	£750 up to £799	£3,250 up to £3,466	£39,000 up to £41,599
34	£800 up to £849	£3,467 up to £3,685	£41,600 up to £44,199
35	£850 up to £899	£3,686 up to £3,899	£44,200 up to £46,799
36	£900 up to £949	£3,900 up to £4,116	£46,800 up to £49,399
37	£950 up to £999	£4,117 up to £4,332	£49,400 up to £51,999
38	£1,000 or more	£4,333 or more	£52,000 or more

Variable Gross2

SHOWCARD SOCIO 10

Could you please look at the next card and give your total income as an annual amount from this card?

ENTER BAND NUMBER

THIS QUESTION REFERS TO THE RESPONDENT'S INCOME ONLY, NOT THAT OF ANYONE ELSE IN THE HOUSEHOLD.

1 – 48

ANNUAL INCOME

- | | |
|----|-------------------------|
| 1 | £52,000 up to £53,999 |
| 2 | £54,000 up to £55,999 |
| 3 | £56,000 up to £57,999 |
| 4 | £58,000 up to £59,999 |
| 5 | £60,000 up to £64,999 |
| 6 | £65,000 up to £69,999 |
| 7 | £70,000 up to £74,999 |
| 8 | £75,000 up to £79,999 |
| 9 | £80,000 up to £84,999 |
| 10 | £85,000 up to £89,999 |
| 11 | £90,000 up to £94,999 |
| 12 | £95,000 up to £99,999 |
| 13 | £100,000 up to £104,999 |
| 14 | £105,000 up to £109,999 |
| 15 | £110,000 up to £114,999 |
| 16 | £115,000 up to £119,999 |
| 17 | £120,000 up to £124,999 |
| 18 | £125,000 up to £129,999 |
| 19 | £130,000 up to £134,999 |
| 20 | £135,000 up to £139,999 |
| 21 | £140,000 up to £144,999 |
| 22 | £145,000 up to £149,999 |
| 23 | £150,000 up to £154,999 |
| 24 | £155,000 up to £159,999 |
| 25 | £160,000 up to £164,999 |
| 26 | £165,000 up to £169,999 |
| 27 | £170,000 up to £174,999 |
| 28 | £175,000 up to £179,999 |
| 29 | £180,000 up to £184,999 |
| 30 | £185,000 up to £189,999 |

31	£190,000 up to £194,999
32	£195,000 up to £199,999
33	£200,000 up to £209,999
34	£210,000 up to £219,999
35	£220,000 up to £229,999
36	£230,000 up to £239,999
37	£240,000 up to £249,999
38	£250,000 up to £259,999
39	£260,000 up to £269,999
40	£270,000 up to £279,999
41	£280,000 up to £289,999
42	£290,000 up to £299,999
43	£300,000 up to £319,999
44	£320,000 up to £339,999
45	£340,000 up to £359,999
46	£360,000 up to £379,999
47	£380,000 up to £399,999
48	£400,000 or more

Variable PSrcIn

SHOWCARD SOCIO 11

And can you please tell me which kinds of income [DMNAMES[QCLASSIF.PNOPRT]] receives?

CODE ALL THAT APPLY.

- 1 Earnings or sick pay from employment or self-employment
- 2 State pension
- 3 Other pension income (e.g. from former employer or other private pension)
- 4 Child benefit
- 5 Income Support or Pension Credit
- 6 Jobseeker's Allowance
- 7 Incapacity Benefit
- 8 Other state benefits
- 9 Tax credits
- 10 Interest from savings etc.
- 11 Other kinds of regular allowance from outside the household
- 95 Other sources, e.g. rent
- 96 No source of income

Variable PGross

SHOWCARD SOCIO 9 AGAIN

Will you please look at this card and tell me which group represents [DMNAMES[QCLASSIF.PNOPRT]]'s total income from all these sources, before deductions for income tax, National Insurance etc.

ENTER BAND NUMBER

THIS QUESTION REFERS TO THE SPOUSE/PARTNER'S INCOME ONLY, NOT THAT OF ANYONE ELSE IN THE HOUSEHOLD.

1 – 38

116 Appendices – Questionnaire: Core questions and aspirations for later life module

WEEKLY		MONTHLY	ANNUAL
1	Up to £9	Up to £42	Up to £519
2	£10 up to £19	£43 up to £85	£520 up to £1,039
3	£20 up to £29	£86 up to £129	£1,040 up to £1,559
4	£30 up to £39	£130 up to £172	£1,560 up to £2,079
5	£40 up to £49	£173 up to £216	£2,080 up to £2,599
6	£50 up to £59	£217 up to £259	£2,600 up to £3,119
7	£60 up to £69	£260 up to £302	£3,120 up to £3,639
8	£70 up to £79	£303 up to £346	£3,640 up to £4,159
9	£80 up to £89	£347 up to £389	£4,160 up to £4,679
10	£90 up to £99	£390 up to £432	£4,680 up to £5,199
11	£100 up to £119	£433 up to £519	£5,200 up to £6,239
12	£120 up to £139	£520 up to £606	£6,240 up to £7,279
13	£140 up to £159	£607 up to £692	£7,280 up to £8,319
14	£160 up to £179	£693 up to £779	£8,320 up to £9,359
15	£180 up to £199	£780 up to £866	£9,360 up to £10,399
16	£200 up to £219	£867 up to £952	£10,400 up to £11,439
17	£220 up to £239	£953 up to £1,039	£11,440 up to £12,479
18	£240 up to £259	£1,040 up to £1,126	£12,480 up to £13,519
19	£260 up to £279	£1,127 up to £1,212	£13,520 up to £14,559
20	£280 up to £299	£1,213 up to £1,299	£14,560 up to £15,599
21	£300 up to £319	£1,300 up to £1,386	£15,600 up to £16,639
22	£320 up to £339	£1,387 up to £1,472	£16,640 up to £17,679
23	£340 up to £359	£1,473 up to £1,559	£17,680 up to £18,719
24	£360 up to £379	£1,560 up to £1,646	£18,720 up to £19,759
25	£380 up to £399	£1,647 up to £1,732	£19,760 up to £20,799
26	£400 up to £449	£1,733 up to £1,949	£20,800 up to £23,399
27	£450 up to £499	£1,950 up to £2,166	£23,400 up to £25,999
28	£500 up to £549	£2,167 up to £2,382	£26,000 up to £28,599
29	£550 up to £599	£2,383 up to £2,599	£28,600 up to £31,199
30	£600 up to £649	£2,600 up to £2,816	£31,200 up to £33,799
31	£650 up to £699	£2,817 up to £3,032	£33,800 up to £36,399
32	£700 up to £749	£3,033 up to £3,249	£36,400 up to £38,999
33	£750 up to £799	£3,250 up to £3,466	£39,000 up to £41,599
34	£800 up to £849	£3,467 up to £3,685	£41,600 up to £44,199
35	£850 up to £899	£3,686 up to £3,899	£44,200 up to £46,799
36	£900 up to £949	£3,900 up to £4,116	£46,800 up to £49,399
37	£950 up to £999	£4,117 up to £4,332	£49,400 up to £51,999
38	£1,000 or more	£4,333 or more	£52,000 or more

Variable PGross2

SHOWCARD SOCIO 10 AGAIN

Could you please look at the next card and give [DMNAMES[QCLASSIF.PNOPRT]]'s total income as an annual amount from this card?

ENTER BAND NUMBER

THIS QUESTION REFERS TO THE SPOUSE/PARTNER'S INCOME ONLY, NOT THAT OF ANYONE ELSE IN THE HOUSEHOLD.

1 – 48

ANNUAL INCOME

- | | |
|----|-------------------------|
| 1 | £52,000 up to £53,999 |
| 2 | £54,000 up to £55,999 |
| 3 | £56,000 up to £57,999 |
| 4 | £58,000 up to £59,999 |
| 5 | £60,000 up to £64,999 |
| 6 | £65,000 up to £69,999 |
| 7 | £70,000 up to £74,999 |
| 8 | £75,000 up to £79,999 |
| 9 | £80,000 up to £84,999 |
| 10 | £85,000 up to £89,999 |
| 11 | £90,000 up to £94,999 |
| 12 | £95,000 up to £99,999 |
| 13 | £100,000 up to £104,999 |
| 14 | £105,000 up to £109,999 |
| 15 | £110,000 up to £114,999 |
| 16 | £115,000 up to £119,999 |
| 17 | £120,000 up to £124,999 |
| 18 | £125,000 up to £129,999 |
| 19 | £130,000 up to £134,999 |
| 20 | £135,000 up to £139,999 |
| 21 | £140,000 up to £144,999 |
| 22 | £145,000 up to £149,999 |
| 23 | £150,000 up to £154,999 |
| 24 | £155,000 up to £159,999 |
| 25 | £160,000 up to £164,999 |
| 26 | £165,000 up to £169,999 |
| 27 | £170,000 up to £174,999 |
| 28 | £175,000 up to £179,999 |
| 29 | £180,000 up to £184,999 |
| 30 | £185,000 up to £189,999 |

118 Appendices – Questionnaire: Core questions and aspirations for later life module

31	£190,000 up to £194,999
32	£195,000 up to £199,999
33	£200,000 up to £209,999
34	£210,000 up to £219,999
35	£220,000 up to £229,999
36	£230,000 up to £239,999
37	£240,000 up to £249,999
38	£250,000 up to £259,999
39	£260,000 up to £269,999
40	£270,000 up to £279,999
41	£280,000 up to £289,999
42	£290,000 up to £299,999
43	£300,000 up to £319,999
44	£320,000 up to £339,999
45	£340,000 up to £359,999
46	£360,000 up to £379,999
47	£380,000 up to £399,999
48	£400,000 or more

Variable RespInc

Respondent income – middle point of band

0 – 500,000

Variable PartInc

Partner income – middle point of band

0 – 500,000

Variable TotInc

Combined income – derived

0 – 1,000,000

Variable ChkTotal

SHOWCARD [CARDTXT]

I make your combined income come to band [CARDTXT] on this card. Is that about right?

1 Yes

2 No

Variable CGross

SHOWCARD SOCIO 9 AGAIN

Would it be possible for you to tell me which group represents the total income of you and [DMNAMES[QCLASSIF.PNOPRT]] taken together – before any deductions?

ENTER BAND NUMBER.

1 – 38

120 Appendices – Questionnaire: Core questions and aspirations for later life module

WEEKLY		MONTHLY	ANNUAL
1	Up to £9	Up to £42	Up to £519
2	£10 up to £19	£43 up to £85	£520 up to £1,039
3	£20 up to £29	£86 up to £129	£1,040 up to £1,559
4	£30 up to £39	£130 up to £172	£1,560 up to £2,079
5	£40 up to £49	£173 up to £216	£2,080 up to £2,599
6	£50 up to £59	£217 up to £259	£2,600 up to £3,119
7	£60 up to £69	£260 up to £302	£3,120 up to £3,639
8	£70 up to £79	£303 up to £346	£3,640 up to £4,159
9	£80 up to £89	£347 up to £389	£4,160 up to £4,679
10	£90 up to £99	£390 up to £432	£4,680 up to £5,199
11	£100 up to £119	£433 up to £519	£5,200 up to £6,239
12	£120 up to £139	£520 up to £606	£6,240 up to £7,279
13	£140 up to £159	£607 up to £692	£7,280 up to £8,319
14	£160 up to £179	£693 up to £779	£8,320 up to £9,359
15	£180 up to £199	£780 up to £866	£9,360 up to £10,399
16	£200 up to £219	£867 up to £952	£10,400 up to £11,439
17	£220 up to £239	£953 up to £1,039	£11,440 up to £12,479
18	£240 up to £259	£1,040 up to £1,126	£12,480 up to £13,519
19	£260 up to £279	£1,127 up to £1,212	£13,520 up to £14,559
20	£280 up to £299	£1,213 up to £1,299	£14,560 up to £15,599
21	£300 up to £319	£1,300 up to £1,386	£15,600 up to £16,639
22	£320 up to £339	£1,387 up to £1,472	£16,640 up to £17,679
23	£340 up to £359	£1,473 up to £1,559	£17,680 up to £18,719
24	£360 up to £379	£1,560 up to £1,646	£18,720 up to £19,759
25	£380 up to £399	£1,647 up to £1,732	£19,760 up to £20,799
26	£400 up to £449	£1,733 up to £1,949	£20,800 up to £23,399
27	£450 up to £499	£1,950 up to £2,166	£23,400 up to £25,999
28	£500 up to £549	£2,167 up to £2,382	£26,000 up to £28,599
29	£550 up to £599	£2,383 up to £2,599	£28,600 up to £31,199
30	£600 up to £649	£2,600 up to £2,816	£31,200 up to £33,799
31	£650 up to £699	£2,817 up to £3,032	£33,800 up to £36,399
32	£700 up to £749	£3,033 up to £3,249	£36,400 up to £38,999
33	£750 up to £799	£3,250 up to £3,466	£39,000 up to £41,599
34	£800 up to £849	£3,467 up to £3,685	£41,600 up to £44,199
35	£850 up to £899	£3,686 up to £3,899	£44,200 up to £46,799
36	£900 up to £949	£3,900 up to £4,116	£46,800 up to £49,399
37	£950 up to £999	£4,117 up to £4,332	£49,400 up to £51,999
38	£1,000 or more	£4,333 or more	£52,000 or more

Variable CGross2

SHOWCARD SOCIO 10 AGAIN

Would it be possible for you to tell me which group represents the total income of you and [DMNAMES[QCLASSIF.PNOPRT]] taken together – before any deductions?

ENTER BAND NUMBER.

1 – 48

ANNUAL INCOME

1	£52,000 up to £53,999
2	£54,000 up to £55,999
3	£56,000 up to £57,999
4	£58,000 up to £59,999
5	£60,000 up to £64,999
6	£65,000 up to £69,999
7	£70,000 up to £74,999
8	£75,000 up to £79,999
9	£80,000 up to £84,999
10	£85,000 up to £89,999
11	£90,000 up to £94,999
12	£95,000 up to £99,999
13	£100,000 up to £104,999
14	£105,000 up to £109,999
15	£110,000 up to £114,999
16	£115,000 up to £119,999
17	£120,000 up to £124,999
18	£125,000 up to £129,999
19	£130,000 up to £134,999
20	£135,000 up to £139,999
21	£140,000 up to £144,999
22	£145,000 up to £149,999
23	£150,000 up to £154,999
24	£155,000 up to £159,999
25	£160,000 up to £164,999
26	£165,000 up to £169,999
27	£170,000 up to £174,999
28	£175,000 up to £179,999
29	£180,000 up to £184,999
30	£185,000 up to £189,999
31	£190,000 up to £194,999
32	£195,000 up to £199,999
33	£200,000 up to £209,999
34	£210,000 up to £219,999
35	£220,000 up to £229,999
36	£230,000 up to £239,999
37	£240,000 up to £249,999
38	£250,000 up to £259,999
39	£260,000 up to £269,999
40	£270,000 up to £279,999

41	£280,000 up to £289,999
42	£290,000 up to £299,999
43	£300,000 up to £319,999
44	£320,000 up to £339,999
45	£340,000 up to £359,999
46	£360,000 up to £379,999
47	£380,000 up to £399,999
48	£400,000 or more

Variable OthInc

May I just check, does anyone else in the household have a source of income?

- 1 Yes
- 2 No

Variable TotHInc

SHOWCARD SOCIO 9 AGAIN

Thinking of the income of the household as a whole, which of the groups on this card represents the total income of the whole household before deductions for income tax, National Insurance, etc.?

ENTER BAND NUMBER

- 1 – 38

124 Appendices – Questionnaire: Core questions and aspirations for later life module

WEEKLY		MONTHLY	ANNUAL
1	Up to £9	Up to £42	Up to £519
2	£10 up to £19	£43 up to £85	£520 up to £1,039
3	£20 up to £29	£86 up to £129	£1,040 up to £1,559
4	£30 up to £39	£130 up to £172	£1,560 up to £2,079
5	£40 up to £49	£173 up to £216	£2,080 up to £2,599
6	£50 up to £59	£217 up to £259	£2,600 up to £3,119
7	£60 up to £69	£260 up to £302	£3,120 up to £3,639
8	£70 up to £79	£303 up to £346	£3,640 up to £4,159
9	£80 up to £89	£347 up to £389	£4,160 up to £4,679
10	£90 up to £99	£390 up to £432	£4,680 up to £5,199
11	£100 up to £119	£433 up to £519	£5,200 up to £6,239
12	£120 up to £139	£520 up to £606	£6,240 up to £7,279
13	£140 up to £159	£607 up to £692	£7,280 up to £8,319
14	£160 up to £179	£693 up to £779	£8,320 up to £9,359
15	£180 up to £199	£780 up to £866	£9,360 up to £10,399
16	£200 up to £219	£867 up to £952	£10,400 up to £11,439
17	£220 up to £239	£953 up to £1,039	£11,440 up to £12,479
18	£240 up to £259	£1,040 up to £1,126	£12,480 up to £13,519
19	£260 up to £279	£1,127 up to £1,212	£13,520 up to £14,559
20	£280 up to £299	£1,213 up to £1,299	£14,560 up to £15,599
21	£300 up to £319	£1,300 up to £1,386	£15,600 up to £16,639
22	£320 up to £339	£1,387 up to £1,472	£16,640 up to £17,679
23	£340 up to £359	£1,473 up to £1,559	£17,680 up to £18,719
24	£360 up to £379	£1,560 up to £1,646	£18,720 up to £19,759
25	£380 up to £399	£1,647 up to £1,732	£19,760 up to £20,799
26	£400 up to £449	£1,733 up to £1,949	£20,800 up to £23,399
27	£450 up to £499	£1,950 up to £2,166	£23,400 up to £25,999
28	£500 up to £549	£2,167 up to £2,382	£26,000 up to £28,599
29	£550 up to £599	£2,383 up to £2,599	£28,600 up to £31,199
30	£600 up to £649	£2,600 up to £2,816	£31,200 up to £33,799
31	£650 up to £699	£2,817 up to £3,032	£33,800 up to £36,399
32	£700 up to £749	£3,033 up to £3,249	£36,400 up to £38,999
33	£750 up to £799	£3,250 up to £3,466	£39,000 up to £41,599
34	£800 up to £849	£3,467 up to £3,685	£41,600 up to £44,199
35	£850 up to £899	£3,686 up to £3,899	£44,200 up to £46,799
36	£900 up to £949	£3,900 up to £4,116	£46,800 up to £49,399
37	£950 up to £999	£4,117 up to £4,332	£49,400 up to £51,999
38	£1,000 or more	£4,333 or more	£52,000 or more

Variable TotHInc2

SHOWCARD SOCIO 10 AGAIN

Thinking of the income of the household as a whole, which of the groups on this card represents the total income of the whole household before deductions for income tax, National Insurance, etc.?

ENTER BAND NUMBER.

1 – 48

ANNUAL INCOME

1	£52,000 up to £53,999
2	£54,000 up to £55,999
3	£56,000 up to £57,999
4	£58,000 up to £59,999
5	£60,000 up to £64,999
6	£65,000 up to £69,999
7	£70,000 up to £74,999
8	£75,000 up to £79,999
9	£80,000 up to £84,999
10	£85,000 up to £89,999
11	£90,000 up to £94,999
12	£95,000 up to £99,999
13	£100,000 up to £104,999
14	£105,000 up to £109,999
15	£110,000 up to £114,999
16	£115,000 up to £119,999
17	£120,000 up to £124,999
18	£125,000 up to £129,999
19	£130,000 up to £134,999
20	£135,000 up to £139,999
21	£140,000 up to £144,999
22	£145,000 up to £149,999
23	£150,000 up to £154,999
24	£155,000 up to £159,999
25	£160,000 up to £164,999
26	£165,000 up to £169,999
27	£170,000 up to £174,999
28	£175,000 up to £179,999
29	£180,000 up to £184,999
30	£185,000 up to £189,999

31	£190,000 up to £194,999
32	£195,000 up to £199,999
33	£200,000 up to £209,999
34	£210,000 up to £219,999
35	£220,000 up to £229,999
36	£230,000 up to £239,999
37	£240,000 up to £249,999
38	£250,000 up to £259,999
39	£260,000 up to £269,999
40	£270,000 up to £279,999
41	£280,000 up to £289,999
42	£290,000 up to £299,999
43	£300,000 up to £319,999
44	£320,000 up to £339,999
45	£340,000 up to £359,999
46	£360,000 up to £379,999
47	£380,000 up to £399,999
48	£400,000 or more

Aspirations for Later Life module

ASK ALL

Intro

I'd now like to ask some different questions...

Motivations

MOTIV

SHOWCARD

Firstly, looking at this card, which things would you say are most important to you now? You can choose up to three.

CODE UP TO THREE

To be healthy

Working/my job

To be successful

To look after my family/children

Looking after or helping other people

Having contact with other people

Having enough spare time in which to do the things I enjoy

To have enough money to allow me to live comfortably

To look after nature and the environment

Other

(Spontaneous code: None of these)

ASK ALL

SHOWCARD

LATLIF1

People sometimes talk about different stages of life, from childhood through to old age. Thinking about these different stages of a person's life, which one would you say best describes the stage that you are in?

Childhood

Adolescence

Young adulthood

Middle adulthood

Later adulthood or old age

(SPONTANEOUS CODE: Don't know/haven't thought about it)

LATLIF2

Thinking about these different stages of a person's life, at what age do you think later life begins?

18-120

For remainder of questionnaire, ask about

'the period in your life from aged 60 onwards'

'the future'

This will be controlled using automatic text fills

for those aged 16-59

for those aged 60+

ASPS

SHOWCARD

I would now like you to think about the period in your life from aged 60 onwards/the future. Thinking about this period, would you say you have any hopes or ambitions for the sorts of things you would like to do?

I have hopes or ambitions

I have some ideas but have not thought about it that much

I have not really thought about it at all

THOSE WHO HAVE SOME IDEAS OR HAVE NOT THOUGHT ABOUT IT AT ALL AT ASPS

YNOASPS

SHOWCARD

Which, if any, of the reasons listed on this card comes closest to why you have not really thought about what you might do from aged 60 and onwards/in the future?

CODE ALL THAT APPLY

I am too young/it is too far off

I don't tend to plan out my life in advance

I see it as an opportunity to relax and do nothing rather than anything else

There is not enough information

I am not able to access the information I need

I don't think I'll be able to afford to do what I want

Other specify

No reason/none of these

Extra categories:

Concern about own/partner's health

Too busy in the present

IF TOO YOUNG/TOO FAR OFF AT YNOASPS

SHOWCARD

WNTHK

When do you think you might start thinking about what you might do in the period in your life aged 60 and onwards/the future?

CODE ALL THAT APPLY

When I start receiving my state pension

When I stop working

When I/we have paid off the mortgage

When the children have left home

When the children have finished university/college

None of these/I would not start thinking now/yet anyway as it is too far off

Other (specify)

Extra categories:

When I start working

When I get married/start a family

ASK IF DO HAVE HOPES/AMBITIONS (code 1 ONLY AT ASPS)

IFPLAN

SHOWCARD

You mentioned that you have hopes or ambitions for what you would like to do in the period of your life from aged 60 onwards/the future. Which, if any, of these things have you done or are you already doing to plan for how you might achieve these ambitions?

CODE ALL THAT APPLY

I have not started planning for when I am aged 60 onwards/the future (moved to top)

Estimated what my likely income from pensions will be

Looked into study or training courses I might undertake

Started planning when I might stop working

Found out about any volunteering opportunities there are

Started making plans about moving house/area

Started making plans for my long-term care

Started planning holidays or making travel plans

Saving money to pay for when I am aged 60 onwards/the future

Other Specify

None of these/I would not start planning now/yet anyway as it is too far off

FOR THOSE WHO HAVE ASPIRATIONS BUT HAVE NOT STARTED PLANNING AT IFPLAN

YNOPLAN

SHOWCARD

Which, if any, of the reasons listed on this card are reasons why you have not started making plans for how you might achieve your ambitions for when you are aged 60 onwards/the future?

CODE ALL THAT APPLY

It's too far off/I'm too young

I don't tend to plan out my life in advance

I'm too busy/don't have time

I wouldn't know where to start

I don't think it is necessary

I don't have enough information

I don't think I'll be able to afford to do what I want

Other (Specify)

ASK THOSE WHO SAY IT'S TOO FAR OFF/TOO YOUNG AT YNOPLAN

WNPLAN

SHOWCARD

When do you think you will start making plans for what you would like to be doing from aged 60 onwards/the future?

CODE ALL THAT APPLY

When I start receiving my state pension

When I stop working

When I/we have paid off the mortgage

When I get married

When I have children

When the children have left home

When the children have finished university/college

130 Appendices – Questionnaire: Core questions and aspirations for later life module

When I have enough money

None of these/I would not start planning now/yet anyway as it is too far off

Other Specify

FOR THOSE WHO HAVE ASPIRATIONS BUT HAVE NOT STARTED PLANNING AT IFPLAN (BUT EXCLUDE TOO YOUNG TO START PLANNING AT YNOPLAN)

ENCPLAN

SHOWCARD

Which, if any, of the following might encourage you to start planning for when you are aged 60 onwards/the future?

CODE ALL THAT APPLY

More security over my finances

More information about what opportunities are available.

Help identifying what I might like to do

If I thought it would make a difference

Other (Specify)

None of these/I would not start planning now/yet anyway as it is too far off

ASK IF HAVE HOPES/AMBITIONS (CODES 1 OR 2 AT ASPS)

WHATASP

SHOWCARD

Thinking about the period of your life from aged 60 onwards/the future, which of the items on this card do you think you would like to be doing?

Doing some sort of paid work/employment

Spending some time volunteering/doing volunteering work

Learning or acquiring new skills (e.g. training courses, study, computer courses)

Learning or acquiring new skills (from family or friends)

Leisure activities and hobbies

Attending social clubs or community activities

Other activities (specify)

Extra categories:

Travelling

ASK IF HAVE HOPES/AMBITIONS (CODES 1 OR 2 AT ASPS)

IFCARE

SHOWCARD

Thinking about the time when you are aged 60 onwards/the future, how likely is that you will have to help to look after or care for a family member (such as children, grandchildren, parents or your husband/wife/partner)

Very likely

Fairly likely

Not very likely

Not at all likely

ASK IF HAVE HOPES/AMBITIONS (CODES 1 OR 2 AT ASPS) BUT EXCLUDE THOSE WHO SAY TOO YOUNG AT YNOPLAN OR YNOASPS

IMP601

SHOWCARD

Looking at the items on this card, other than maintaining your health and independence, please tell me which you think will be most important to you from aged 60 onwards/in the future?

Doing some sort of paid work or employment

Doing voluntary work

Learning new things (e.g. go on training courses or study)

Spending time on leisure/hobbies

Attending social clubs or community activities

Having a circle of friends you see frequently

Doing the other activities you mentioned

Other (specify)

Extra categories:

Spending time with family

IMP602

And what would be the second most important?

IMP603

And the third most important?

Volunteering

ASK ALL EXCEPT THOSE TOO YOUNG TO BE THINKING ABOUT IT AT YNOASPS AND THOSE TOO YOUNG TO BE PLANNING AT YNOPLAN

INTVOL

Thinking about when you are aged 60 or older/the future, would you be interested in doing either of the types of volunteering shown on this card?

1 Unpaid work through a group, club or organisation

E.g.

raising money,

leading a group,

Being on a committee

organising an event,

giving advice or counselling,

administrative or clerical work,

providing transport,

campaigning,

working in a shop or

any other unpaid work for a group, club or organisation

2 Unpaid help for someone who is not a relative:

E.g.

shopping or running errands,

keeping in touch with or visiting someone who has difficulty getting out,

providing help with cooking, cleaning, gardening or DIY,

providing transport,

filling in forms

being available if someone needs help

any other type of help

3 No, neither of these

IF NOT INTERESTED IN VOLUNTEERING (IF INTVOL=3)

YNOVOL

SHOWCARD

Which, if any, of the following are the reasons why you would not be/are not interested in giving unpaid help to groups or organisations from when you are aged 60 onwards/in the future?

CODE ALL THAT APPLY

I might have work commitments

I might have to look after children/the home

I might have to look after someone who is elderly or ill

I might have to study

I would do other things with my spare time

I'll be too old

I don't know any groups that need help

I haven't heard about opportunities to give help/I'm new to the area

I've never thought about it

I may need to be looked after/will not be healthy/active enough

Other (specify)

I just don't want to/I am not interested in volunteering.

Extra categories:

I have done my bit

ENCVOL

SHOWCARD

The following are some things people have said would make it easier for them to get involved in helping groups, clubs or organisations. Which, if any, of these might make you likely to get involved in the future?

If someone asked me directly to get involved

If my friends or family got involved with me

If someone who was already involved was there to help get me started

If more information about the things I could do was available

If I knew I could get my expenses paid

If someone could provide transport when I needed it

If I could do it from home

If I knew it would help me improve my skills or get qualifications

If I knew it would benefit me in my career or improve my job prospects

Something else

None of these

IF INTERESTED IN VOLUNTEERING AT INTVOL OR WHATASP

SHOWCARD

EASVOL

You mentioned that you are interested in doing voluntary work in the future.

The following are some things people have said made it easier for them to get involved in helping groups, clubs or organisations. Which, if any, of these encouraged you or make it easier for you to get involved?

CODE ALL THAT APPLY

Someone asked me directly to get involved

My friends or family got involved with me

Someone who was already involved was there to help get me started

The information about the things I could do was available

I knew I could get my expenses paid

Someone provided transport when I needed it

I can do it from home

I knew it would help me improve my skills or get qualifications

I knew it would benefit me in my career or improve my job prospects

Something else

None of these

Education/study

IF ASPIRE TO LEARN NEW THINGS (CODES 3 OR 4 AT WHATASP) BUT EXCLUDE THOSE TOO YOUNG TO BE PLANNING AT YNOPLAN AND THOSE TOO YOUNG AT YNOASPS

LRNTYP

SHOWCARD

You mentioned that you might be interested in doing some training or learning new things when you are aged 60 or older/in the future. Which, if any, of these types of training or learning are you interested in?

CODE ALL THAT APPLY

Formal training or courses that lead to a recognised qualification such as

GCSEs, A-Levels or BTECs, Diplomas

More informal courses just for the pleasure of learning (such as learning a new language)

Learning new skills from friends or relatives (such as using a computer)

None of these

IF NOT INTERESTED IN LEARNING – IF ANSWERED WHATASP BUT DIDN'T MENTION CODES 3 OR 4. EXCLUDE THOSE TOO YOUNG TO BE PLANNING AT YNOPLAN AND THOSE TOO YOUNG AT YNOASPS
YNOLRN

SHOWCARD

Earlier, you mentioned that you are not interested learning or acquiring new skills when you are aged 60 or older/in the future. Which, if any, of these are reasons why you are not interested in training or learning new things when you are 60 and older/in the future?

CODE ALL THAT APPLY

I might have work commitments

I might have to look after children/the home

I might have to look after someone who is elderly or ill

I would do other things with my spare time

I'll be too old

I don't know of any courses/haven't heard about opportunities to learn/I'm new to the area

There would be no point in doing any training or learning

I just don't like doing training or courses

I may need to be looked after/will not be healthy/active enough

I will already have done enough training or learning

I've never thought about it

Other (specify)

IF AGED 45-64

INTJBTRN

SHOWCARD

How interested would you be in doing some training or learning if it meant that you could change your career to do a new or different job?

Very interested

Fairly interested

Not very interested

Not at all interested

Leisure/culture

IF ASPIRE TO LEISURE ACTIVITIES/HOBBIES AT WHATASP (BUT EXCLUDE THOSE TOO YOUNG TO START PLANNING AT YNOPLAN AND THOSE TOO YOUNG AT YNOASPS)

LEISTYP

SHOWCARD

You mentioned that you might be interested in spending time doing leisure activities or hobbies when you are aged 60 or older/in the future. Which, if any, of these sorts of things are you interested in?

CODE ALL THAT APPLY

Travel/holidays

Visiting art galleries, the theatre, concerts, museums etc.

Going to sporting events

Attending community/social groups

Physical activity such as walking, cycling, swimming, dancing etc.

Gardening

Hobbies such as painting, crafts, cookery, playing an instrument etc.

Reading

Computing

Other (specify)

IF NOT INTERESTED IN LEISURE – IF ANSWERED WHATASP BUT DIDN'T MENTION CODES 5. EXCLUDE THOSE TOO YOUNG TO BE PLANNING AT YNOPLAN AND THOSE TOO YOUNG AT YNOASPS

YNOLEIS

SHOWCARD

You mentioned that you were not interested in leisure activities or hobbies when you are aged 60 or older/in the future. Which, if any, of these are reasons why you are not interested?

CODE ALL THAT APPLY

I might have work commitments

I might have to look after children/the home

I might have to look after someone who is elderly or ill

I would do other things with my spare time

I'll be too old

I wouldn't know what to do/I don't have any hobbies

I may need to be looked after/I will not be healthy/active enough

I've never thought about it

Other reason (specify)

Independence

ASK ALL EXCEPT THOSE TOO YOUNG AT YNOSPS OR TOO YOUNG AT YNOPLAN

INDNOW

As people get older they need to plan for changes in their health and finances, and to make sure their home remains suitable. Which, if any, of the things on this card are you currently doing, or have you already done, to get ready for these changes as you get older?

CODE ALL THAT APPLY

I have downsized my home

I have made/am making to make adaptations to my home so I can live there as long as possible (e.g. installing handrails/stair lifts)

I try to maintain my health (e.g. by taking regular exercise, eating well or having regular health checks)

I do/have done activities to try to keep an active mind (such as puzzles and games, reading, study courses)

I pay into/I have paid into a pension

I have set aside money to pay for the things I will need when I am older

I have looked at information about how to stay independent as I get older

None of the above

ASK ALL EXCEPT THOSE TOO YOUNG AT YNOSPS OR TOO YOUNG AT YNOPLAN

INDPLAN

And which, if any, of the things on this card are you planning to do to get ready for these changes as you get older?

CODE ALL THAT APPLY

I am going to downsize my home

I plan to make adaptations to my home so I can live there as long as possible (e.g. installing handrails/stair lifts)

Maintain my health (e.g. by taking regular exercise, eating well or having regular health checks)

Do activities to try to keep an active mind (such as puzzles and games, reading, study courses)

Pay into a pension

Set aside money to pay for the things I will need when I am older

Look at information about how to stay independent as I get older
None of the above

IF NONE AT INDNOW AND INDPLAN
YNOIND
SHOWCARD

Which, if any, of the reasons on this card explain why you are not currently doing or planning to do any of the things I asked you about to maintain your independence and, therefore, prevent you from needing help when you get older?

CODE ALL THAT APPLY

I don't know what I could do
It is too far off/I am too young
I tend not to think about getting older
What happens to me when I get older is out of my control
Other

Social isolation

SHOWCARD
ISOLATE

Sometimes, people can feel that they do not have enough contact with other people outside their household, or they feel isolated.

How often would you say you feel isolated or that you don't have enough contact other people?

Often
Sometimes
Rarely
Never

ASK IF RARELY OR NEVER FEEL ISOLATED

YNOTISE

SHWOCARD

You mentioned that you rarely/never feel isolated. Using the reasons on this card please say why you feel you have enough contact.

CHOOSE ALL THAT APPLY

I get enough contact through the other people I live with
I regularly see friends/family that I don't live with
I regularly talk to friends/family on the telephone
I regularly keep in touch with friends/family in other ways e.g. by post/via the internet
I know people who live nearby
I am involved in local clubs, groups and societies
This is a friendly neighbourhood
It is easy for me to travel to see friends/family who live further away
I don't feel I need much contact with other people
Other-PLEASE SPECIFY

Extra categories:

I have contact with people through my job

ASK IF SOMETIMES OR OFTEN FEEL ISOLATED

YISOL

SHOWCARD

You mentioned that you ^often/sometimes feel you don't have enough contact with other people. Using the reasons on this card please say why you feel you do not have enough contact.

CHOOSE ALL THAT APPLY

I live alone

I don't see friends/family as often as I would like

I don't talk to friends/family on the telephone as often as I would like

I don't hear from friends/family in other ways as much as I would like e.g. by post or by the internet

I don't know many people around here

I don't know of any opportunities to meet people around here

There are not many people similar to me around here

My family/friends live far away and it is difficult to travel to see them

I am too unwell/have difficulty getting around

I don't always have time to keep in touch

Other people are too busy

Other-PLEASE SPECIFY

Environment/community

ASK ALL

GDNBOLD

Would you say that this is a good neighbourhood to grow old in? READ OUT...

Yes, definitely

Yes, to some extent

No?

IF YES AT GDNBOLD

YGDNB

SHOWCARD

Why would you say this is a good neighbourhood to grow old in?

CODE ALL THAT APPLY

It is a safe area

There are lots of other older people

I have friends in the local community

It is a quiet area

There are lots of local amenities such as shops, doctor's etc.

There is good public transport

There are opportunities to meet people and get involved in groups, societies and clubs

There are opportunities to get involved in influencing decisions affecting the local area

The area is well maintained and tidy?

Other (specify)

IF NO OR YES, TO SOME EXTENT AT GDNBOLD

YBDNB

SHOWCARD

Why would you say this is not a good neighbourhood to grow old in?/You mentioned this was a good neighbourhood to grow old in 'to some extent.' Why might this not be a good neighbourhood to grow old in?

There is too much crime/it is unsafe

It is too isolated/remote

There are not many other older people

It is too noisy/busy

There are not enough local amenities such as shops, doctor's etc.

There is not enough public transport

People do not look after one another/there is no sense of 'community'

It is untidy/in disrepair

There are no opportunities to get involved in influencing decisions affecting the local area

I do not have many friends who live here or nearby

There are not enough opportunities to meet other people

Other (specify)

None of the above

Extra categories:

People here are rude

Health

ASK ALL

SHOWCARD

MNTHLTH

Which, if any, of these things do you do in order to maintain your long-term health?

CODE ALL THAT APPLY

Get regular exercise

Get out of the house or walk about as often as possible

Try to eat five portions of fresh fruit or vegetables each day

Avoid smoking

Avoid drinking above the government's recommended amount (2-3 units for women/3-4 for men per day)

Avoid fatty foods

Maintain a healthy weight (avoid obesity)

Follow medical advice and guidance

Attend health check ups, scans and screenings

Do activities that make me think/challenge me to keep my mind active

Other (specify)

I do not do anything now to maintain my long-term health

IF NOT DOING ANTHING TO MAINTAIN HEALTH

SHOWCARD

YNOTHL

You mentioned that you were not doing anything to maintain your long term health. Which, if any, of the reasons on this card explains this?

CODE ALL THAT APPLY

I don't think it will make much difference

I don't believe what we are told about health risks

I prefer to enjoy life now

I'm too busy

It's too far off/too young

I prefer not to think about it

It's up to me what I do with my life

Other (specify)

Life expectancy

INTERVIEWER: IF RESPONDENT DISTRESSED, CODE CTRL+R AND DO NOT ASK QUESTION

LIFEXP

Taking into account your own personal health and circumstances, what age do you think you can expect to live to?

0-120

Appendix C

Regression outputs

Notes:

1. Only variables that are significant at the 0.05 level are included in the model.
2. **B** is the estimate of the coefficient with the standard error **S.E.**
3. The **Wald**-test measures the impact of the categorical variable on the model with the appropriate number of degrees of freedom **df**. If the test is significant (**sig** < 0.05) then the categorical variable is considered to be ‘significantly associated’ with the response variable and, therefore, included in the model.
4. The **Wald** test for each level of the categorical variable is also shown. This tests the difference between that level and the baseline category.

Table C.1 Logistic regression model of whether have aspirations for later life

	B	S.E.	Wald	Df	Sig.	Exp(B)
Age (16–34)			33.327	5	.000	
35–49	.348	.138	6.325	1	.012	1.416
50–59	.706	.167	17.860	1	.000	2.027
60–64	1.015	.213	22.802	1	.000	2.759
65–74	.557	.201	7.672	1	.006	1.746
75+	.199	.246	.655	1	.418	1.220
Social class (managerial and professional)			7.939	3	.047	
Intermediate	.189	.157	1.456	1	.228	1.208
Routine and manual	-.155	.149	1.081	1	.299	.857
Not classifiable	.270	.238	1.282	1	.258	1.310
Respondent income: less than £4,940			17.548	4	.002	
£4,941 – £9,880	-.016	.169	.009	1	.925	.984
£9,881 – £15,080	.171	.177	.940	1	.332	1.187
£15,081 – £24,700	.185	.172	1.162	1	.281	1.203
£24,701 or more	.645	.177	13.252	1	.000	1.906
Education (degree)			24.884	5	.000	
Higher education below degree level	.111	.198	.316	1	.574	1.117
A-level or equivalent	-.005	.179	.001	1	.977	.995
O-level or equivalent or CSE	.015	.173	.008	1	.930	1.015
Foreign qualification or Other	.123	.375	.108	1	.743	1.131
No qualification	-.711	.208	11.696	1	.001	.491
Constant	-.702	.200	12.296	1	.000	.495

Base: 1,645

R² is 0.07 (Cox and Snell)

Table C.2 Logistic regression model of interest in formal volunteering

	B	S.E.	Wald	Df	Sig.	Exp(B)
Age (16–34)			89.564	5	.000	
35–49	1.096	.144	58.102	1	.000	2.991
50–59	1.210	.173	49.120	1	.000	3.354
60–64	1.134	.215	27.763	1	.000	3.109
65–74	.407	.215	3.594	1	.058	1.502
75+	.093	.266	.123	1	.726	1.098
Social class (managerial and professional)			15.749	3	.001	
Intermediate	.147	.160	.845	1	.358	1.159
Routine and manual	-.427	.153	7.814	1	.005	.652
Not classifiable	-.253	.256	.974	1	.324	.777
Respondent income: less than £4,940			16.488	4	.002	
£4,941 – £9,880	.046	.177	.067	1	.796	1.047
£9,881 – £15,080	-.098	.188	.270	1	.603	.907
£15,081 – £24,700	.378	.176	4.596	1	.032	1.460
£24,701 or more	.551	.182	9.117	1	.003	1.734
Education (degree)			19.155	5	.002	
Higher education below degree level	-.105	.203	.270	1	.603	.900
A-level or equivalent	.247	.186	1.765	1	.184	1.280
O-level or equivalent or CSE	-.192	.179	1.156	1	.282	.825
Foreign qualification or Other	.124	.397	.098	1	.755	1.132
No qualification	-.560	.213	6.917	1	.009	.571
Constant	-.921	.208	19.640	1	.000	.398

Base: 1,644

R2 is 0.13 (Cox and Snell)

Table C.3 Logistic regression model of interest in informal volunteering

	B	S.E.	Wald	Df	Sig.	Exp(B)
Sex (male)						
Female	.267	.114	5.436	1	.020	1.306
Age (16–34)			23.525	5	.000	
35–49	.564	.151	13.946	1	.000	1.758
50–59	.516	.180	8.162	1	.004	1.675
60–64	.668	.221	9.146	1	.002	1.950
65–74	.243	.216	1.270	1	.260	1.276
75+	-.211	.278	.577	1	.447	.810
Social class (managerial and professional)			13.839	3	.003	
Intermediate	-.144	.160	.802	1	.371	.866
Routine and manual	-.140	.133	1.113	1	.291	.869
Not classifiable	-1.165	.314	13.787	1	.000	.312
General health (good/very good)			8.130	2	.017	
Fair	-.255	.173	2.169	1	.141	.775
Bad/very bad	-.964	.378	6.497	1	.011	.381
Constant	-1.266	.151	70.526	1	.000	.282

Base: 1,644

R2 is 0.04 (Cox and Snell)

Table C.4 Logistic regression model of interest in training for career change

	B	S.E.	Wald	Df	Sig.	Exp(B)
Age (35–49)			31.785	2	.000	
50–59	-.645	.208	9.582	1	.002	.525
60–64	-1.490	.265	31.582	1	.000	.225
Constant	.270	.163	2.738	1	.098	1.309

Base: 920

R2 is 0.06 (Cox and Snell)

Table C.5 Linear regression model of number of health maintaining behaviours

	B	S.E.	Wald	Df	Sig.	95.0% Confidence Interval for B	
						Lower bound	Upper bound
Education	-0.01	0.002	-0.14	-5.337	0	-0.013	-0.006
Sex	0.496	0.124	0.1	4.009	0	0.253	0.738
Age	0.384	0.043	0.267	8.933	0	0.3	0.469
Age expect to live to	0.333	0.043	0.197	7.747	0	0.249	0.417
Age later life begins	0.019	0.02	0.026	0.941	0.347	-0.021	0.059
Income	0.176	0.043	0.106	4.098	0	0.092	0.261
Motivation now: being healthy	1.273	0.233	0.207	5.457	0	0.816	1.731
Motivation now: working	0.51	0.242	0.082	2.112	0.035	0.036	0.984
Motivation now: to be successful	1.209	0.273	0.163	4.433	0	0.674	1.744
Motivation now: to look after family	0.642	0.223	0.125	2.885	0.004	0.206	1.079
Motivation now: helping other people	0.493	0.267	0.063	1.848	0.065	-0.03	1.017
Motivation now: contact with other people	0.783	0.245	0.118	3.194	0.001	0.302	1.263
Motivation now: time to do what enjoy	0.76	0.227	0.139	3.35	0.001	0.315	1.205
Motivation now: enough money to live comfortable	0.581	0.218	0.116	2.659	0.008	0.152	1.009
Motivation now: look after environment	1.384	0.338	0.117	4.097	0	0.722	2.047
Constant	-.668	.638		-1.048	.295	-1.920	.583

Base: 1,416

Adjusted R2 is 0.19

References

- Abrams, D., Eilola, T. and Swift, H. (2009). *Attitudes to age in Britain 2004-08*. <http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep599.pdf> (accessed 2 March 2011).
- Audit Commission (2008) *Don't stop me now: preparing for an ageing population*. (UK: Trident Publishing) (<http://www.audit-commission.gov.uk/SiteCollectionDocuments/AuditCommissionReports/NationalStudies/DontStopMeNow17July08REP.pdf>) (accessed 6 January 2011).
- Bernard, M. and Phillips, J. (2000). 'The challenge of ageing in tomorrow's Britain', *Ageing and Society* v. 20. (UK: Cambridge University Press) pp 33-54.
- Betts Adams, K., Leibbrandt, S. and Moon, H. (2010) 'A critical review of the literature on social and leisure activity and wellbeing in later life', *Ageing and Society* (UK: Cambridge University Press) pp1-30.
- Breeze, E. and Stafford, M. (2010). 'Chapter 9: Receipt and giving of help and care' in Banks, J., Lessof, C., Nazroo, J., Rogers, N., Stafford, M. and Steptoe, A. (eds.), *Financial circumstances, health and well-being of the older population in England: The 2008 English Longitudinal Study of Ageing (Wave 4)*. (London: The Institute for Fiscal Studies) (http://www.ifs.org.uk/elsa/report10/elsa_w4-1.pdf) (accessed 3 March 2011).
- Clery, E., Humphrey, A. and Bourne, T. (2010). *Attitudes to pensions: the 2009 survey*. <http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep701.pdf> (on-line only; accessed 2 March 2011).
- Communities and Local Government (2011) *Citizenship survey: April-September 2010, England*. <http://www.communities.gov.uk/documents/statistics/pdf/1815799.pdf> (on-line only; accessed 3 March 2011).
- Craig, R. and Hirani, V. (2010) *Health Survey for England 2009: volume 1 Health and lifestyles*. (Leeds: The NHS Information Centre for health and social care). http://www.ic.nhs.uk/webfiles/publications/003_Health_Lifestyles/hse09report/HSE_09_Volume1.pdf (accessed 3 March 2011).
- Davis Smith, J. and Gray, P. (2005). *Active ageing in active communities*. (Bristol: The Policy Press) <http://www.jrf.org.uk/sites/files/jrf/1861347626.pdf> (accessed 2 March 2011).
- Department for Business, Innovation and Skills (formerly Department for Innovation, Universities and Skills) (2009) *The Learning Revolution*. (London: HMSO).
- Department for Business, Innovation and Skills (2010). *Skills for sustainable growth: consultation on the future of skills policy*. <http://www.bis.gov.uk/assets/biscore/further-education-skills/docs/s/10-1073-skills-consultation> p 25 (accessed 3 March 2011).
- Department for Communities and Local Government (2011). *Citizenship Survey: April-September 2010, England*. <http://www.communities.gov.uk/documents/statistics/pdf/1815799.pdf> (on-line only; accessed 3 March 2011).

- Department for Culture, Media and Sport (2010). *Taking Part: The National Survey of Culture, Leisure and Sport; Adult and Child Report 2009/10*.
http://www.culture.gov.uk/images/research/TakingPart_AdultChild2009-10_StatisticalRelease.pdf (on-line only; accessed 3 March 2011).
- Department for Work and Pensions (2006). *Security in retirement: towards a new pensions system*. (Norwich: The Stationary Office).
(http://www.dsdni.gov.uk/pensions_white_paper-2.pdf) (accessed 5 January 2010).
- Department for Work and Pensions (2009). *Building a society for all ages*. (Norwich: The Stationary Office) (<http://www.hmg.gov.uk/media/33830/fullreport.pdf>) (accessed 3 March 2011).
- Drever, E. (2010) 2008-09 *Citizenship Survey: Volunteering and Charitable Giving Topic Report*. (London: Communities and Local Government Publications).
<http://www.communities.gov.uk/documents/statistics/pdf/1547056.pdf> (accessed 2 March 2011).
- Hutchison, R. (1999). 'Older and bolder in Hackney' *Voluntary Action*. Vol 1 Number 4.
- Hyde, M. and Janevic, M. (2004). Chapter 5: *Social activity in English longitudinal study of ageing*. (London: Institute for Fiscal Studies) (<http://www.ifs.org.uk/elsa/report03/ch5.pdf>) (accessed 21 February 2011).
- Marmot, M., Allen, L., Goldblatt, P., Boyce, T., McNeish, D., Grady, M. and Geddes, I. (2010). *Fair society, healthy lives: the Marmot review*. (UK: The Marmot Review).
(<http://www.marmotreview.org/AssetLibrary/pdfs/Reports/FairSocietyHealthyLives.pdf>) (accessed 3 March 2011).
- Office for National Statistics (21 October 2009). *National Population Projections*. 2008-based
<http://www.statistics.gov.uk/pdfdir/pproj1009.pdf> (accessed 3 March 2011).
- Office for National Statistics (19 October 2010). *Life expectancy at birth and at age 65 by local areas in the United Kingdom, 2007-09*.
<http://www.statistics.gov.uk/pdfdir/liex1010.pdf> (accessed 2 March 2011).
- Thoits, P. and Hewitt, L. (2001). 'Volunteer Work and Well-Being' *Journal of Health and Social Behavior*. Vol 42, (June): 115-131.
- Wicks, R. and Horack, S. (2009). *Incentives to save for retirement: understanding, perceptions and behaviour: a literature review*. (Norwich: HMSO).
<http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep562.pdf> (accessed 2 March 2011).