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THE ECONOMIC AND SOCIAL CIRCUMSTANCES OF THE ELDERLY IN IRELAND

B. J. WHELAN and R. N. VAUGHAN

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THE ECONOMIC AND SOCIAL CIRCUMSTANCES OF THE ELDERLY IN IRELAND

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General Summary

Objectives and Context of the Study

The basic objective of this study was to describe the major economic and social characteristics of persons aged 65 and over in Ireland and to assess the extent to which the aged are integrated into society at a reasonable standard of living. Thus, the issues of poverty, isolation and ill health among the elderly were central to our study, as was an assessment of the resources, both familial and State-financed, which were available to deal with these problems.

Some of our data were derived from published reports such as the Census of Population, the Labour Force Surveys and the Household Budget Inquiry. Most of our results are, however, based on a survey of a random sample of 1,713 persons aged 65 and over (and their spouses) carried out in 1977.

In order to situate our study in its demographic context, we began by examining trends in the number of persons aged 65 and over. Between 1926 and 1966, the proportion of the population of the Republic who were aged 65 and over rose from 9.1 per cent to 11.2 per cent. Thereafter it began to fall and today stands at about 10.5 per cent. Population projections suggest that it will fall even further — to 10.1 per cent in 1986 and to 9.5 per cent in 1991. The current level is very low by international standards and the divergence between Ireland and other countries is likely to grow in the years ahead. Some 54 per cent of those over 65 are women, reflecting the greater life expectancy of females. An analysis of the proportion aged 65 and over by region suggests that the highest concentrations of elderly persons are to be found in the poor and predominantly agricultural counties.

Financial Circumstances of the Elderly

Cash income is undoubtedly the major determinant of the standard of living of the aged. We, therefore, turned next to an assessment of the level and distribution of income among those aged 65 and over and the sources from which this income arises. Rottman *et al.*, (1982) suggest that practically half of the households at the end of the life cycle live below a poverty line of 140 per cent of Unemployment Benefits, and that there are marked variations in this level across the social classes.

The data from our survey indicate that average income per person aged 65 and over was about $\pounds 23$ in 1977. State pensions amount to just over half of average income, income from farming to about a quarter and income from

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employers' pensions to about one-eighth. Earned income from sources other than farming is very low, amounting to some 59 pence per week when averaged across the whole sample. There are marked urban/rural differences in incomes, reflecting the tendency of farmers to remain at work longer than those engaged in other occupations.

We next considered the distribution of income among the elderly. Over half of the respondents said they had less than £15 per week and about 19 per cent stated that they had £30 or more. Very few elderly households appeared to have incomes below the level of the non-contributory pension (£12.45 per week) but a substantial number had incomes just above this level. On the basis of the poverty line suggested by Rottman *et al.*, some 42 per cent of the individuals in our sample would be considered to be in relative poverty. However, some 59 per cent of elderly households appear to have incomes below this poverty line, illustrating the fact that average income per person is lower for those who live alone.

State support for the elderly in Ireland has risen dramatically over the past few decades. The number of beneficiaries, the range of benefits and the average amount paid have all increased (even when allowance is made for inflation). As a result, total real expenditure on pensions increased almost six-fold between 1950 and 1978. The percentage of State expenditure devoted to pensions for the elderly has risen from 9.7 per cent in 1950 to 13.1 per cent in 1978.

Since loss or cessation of gainful employment causes a sharp increase in the probability of a given household being in poverty, we then turned to an analysis of employment and retirement patterns. It seems clear that there is a marked downward trend in the proportion of persons aged 65 and over who are at work. Data from the Labour Force Surveys suggest that in recent years about one-quarter of males over 65 were at work and only about 4-5 per cent of females. Retirement rates vary significantly by occupation, with the self-employed being much more likely than others to remain at work. Over 60 per cent of all gainfully occupied persons aged 65 and over are farmers.

Holdings of wealth and assets are important both for the interest they produce and for the possibility they offer of dissaving, i.e., of being translated wholly or partly into cash. We found that respondents reported saving an average of $\pounds 1.33$ in the week prior to interview. The total amount saved at the time of interview averaged about $\pounds 500$ per person. Over half of the respondents said they had no savings at all, 10 per cent said they had under $\pounds 100$, 19 per cent that they had $\pounds 100-499$ and 17 per cent that they had over $\pounds 1,000$. Some 55 per cent of persons (42 per cent of households) owned no homes or land, while 20 per cent owned homes or land worth in excess of $\pounds 10,000$. Few respondents reported having been in substantial debt since attaining age 65.

Household Type, Housing and Health

A common misconception is that the majority of elderly persons live alone or with an elderly spouse only. In 1971, only 13 per cent of persons aged 65 and over lived alone and a further 14 per cent lived in households consisting of a man and wife only. However, the proportion living alone has been on the increase in recent years. This increase can be partly explained by the increasing urbanisation of the Irish population since a higher proportion of the elderly live alone in the cities than in other areas.

When we came to examine the neighbourhoods in which our survey respondents lived we found that there was a slight tendency for single person households to live in inferior conditions. We were surprised to find that the elderly were somewhat less concerned about the problems of crime and personal safety than were the rest of the population. Furthermore, very few persons in the sample reported being the victims of any of four hazards which we mentioned to them — burglary, vandalism, assault or traffic accidents.

There was a general tendency for elderly households to have fewer amenities and consumer durables than other households. Thirty-two per cent of elderly households in our sample did not have an inside WC and almost 40 per cent lacked a fixed bath or shower. Single person households tend to have fewer amenities and durables than do other types of elderly household. Given these problems, it is remarkable that in urban areas the elderly showed higher levels of satisfaction with their housing than did the general population. Overall, about 11 per cent of elderly respondents would like to move, mostly to larger accommodation. Although over eight per cent of all respondents (and 23 per cent of single person households) stated that their accommodation was "too big", only a tiny fraction of these expressed a desire to move house. Hence, the scope seems limited for re-allocating housing as between the smaller elderly households and larger younger families.

Indices of housing quality and amenities were constructed and it was shown that the relationship between poor housing and low income was not as strong as might have been expected, but that single person households had distinctly inferior housing.

We then turned to an examination of the health status of the elderly and the needs implied by it. While there was a general tendency for health, as indicated by a variety of measures, to deteriorate with advancing age, there was wide variation amongst the individuals in our sample. Over 60 per cent of persons aged 65 and over reported having some long-term illness, physical disability or infirmity. The most common types of illness reported were problems associated with the circulation system and the muscular-skeletal system. Older people visit their doctor more often than younger ones and women do so to a greater extent than men. Almost two-thirds of persons

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over 65 took some medicine or pills within the four weeks prior to interview. In general, those living alone appear to be no more healthy than those living in other types of household, although they do report fewer hospital visits and fewer days spent in bed due to illness.

We were more interested in the implications of respondents' state of health for their capacity to function than in an exact medical description of their conditions. We, therefore, enumerated a number of everyday tasks and asked respondents how difficult they found it to perform each of them. Three of these tasks involved walking (getting on or off a bus, climbing a flight of stairs and walking half a mile) and these proved difficult for about one-third of respondents. Some 20 per cent or so of respondents found the other tasks difficult (taking a bath without help, getting dressed, hearing easily, seeing well enough to read a newspaper).

An index of functional capacity was constructed from these questions and it was shown that there was considerable variation between the functional capacity of those living alone and that of other persons, and between the functional capacity of different income groups.

Contact, Family Aid and State Aid

In general, we found that most respondents had a fair amount of social contact, although it was not possible for us to measure the depth or range of these contacts. About 92 per cent of respondents had talked to someone on the two weekdays preceding the interview and the remaining eight per cent had talked to someone within the previous seven days. The importance of friends and neighbours in social contacts was striking — some 81 per cent of respondents had spoken to a friend or neighbour within the previous two days. This was especially true of those living alone, about half of whom had no children.

There appears to be a sharp contrast between the amount of aid available to old people living alone and those living in other types of household. Over 80 per cent of persons living in multi-member households stated that another member of the household would care for them in the event of illness, and only about one in twenty said they would have to go to hospital. In contrast, almost one-third of those living alone replied that they would have to go to hospital.

The amount of help available to respondents with various household tasks was also assessed. Substantial numbers of respondents had difficulty in performing most of the tasks mentioned. Again, the problems of those living alone were evident. Over one-eighth of them stated that they have "nobody to help" with any of the tasks. This compares with only three per cent of persons in other types of household who gave this response. Neighbours play a particularly important role in the care of old people living alone - about a quarter of the latter mention "neighbours" as their main source of help with the various tasks.

An index of aid available was constructed for respondents living alone. It was shown that this aid varied with income level and location.

A number of State and voluntary schemes exist to relieve deprivation among the elderly and to fill gaps in the aid available to old people through the family and kinship systems. In the case of the State schemes, we found that some 40 per cent of persons over 65 availed of free electricity, about 14 per cent of free solid fuel, about 63 per cent of free transport, about 32 per cent of the free TV licence and some 80 per cent have medical cards. In most cases, those living alone benefit to a somewhat greater extent than do persons in other types of household. Overall, about two per cent or less of respondents say they avail of various other services such as home assistance, meals-on-wheels, laundry, social workers and home help.

The take-up of all these benefits and services by persons in special need was also examined. It was found that the utilisation rate was in most cases higher among those who live alone, those on low incomes and those in poor health than among others.

Conclusions

The elderly dependency ratio is likely to fall in the future, but the number of those mainly or exclusively dependent on pensions will rise. However, given the now extensive coverage of State pensions, it seems likely that the rate of increase of spending on pensions will moderate somewhat. It is probable that occupational pensions will increase in importance.

Poor housing conditions and lack of amenities pose problems for some old people, particularly those living alone. It is suggested that policy intervention in this area might be appropriate. There seems little scope for the re-allocation of houses from the elderly to younger families.

Most elderly are healthy and quite active. We found little evidence of widespread "disengagement" or "rolelessness". Most old people have some kin on whom they can call in times of difficulty.

While substantial heterogeneity was evident in the elderly population, those who live alone seem to be significantly more deprived than other old people. Effective policies to alleviate the problems of this group would make a substantial contribution to the overall well-being of the elderly population.

Chapter 1

BACKGROUND AND METHODOLOGY OF THE STUDY

Background to the Study

Ageing is often accompanied by many changes in one's life-style, such as cessation of employment, reduction in income, increased leisure, increased reliance on State benefits, departure of children from the family home and impairment of one's physical and mental capacities. Many traditional social systems tend to mitigate the stresses caused by these changes.

In Ireland today a number of trends are operating which might seem to reduce the cushioning effect of the traditional social system. Concern is often expressed that urbanisation is leaving the older generation heavily over-represented in rural areas while their children live in distant cities and towns, thus reducing the amount of help and support available to the aged. Even in the cities there appears to be an increased tendency for people to live in nuclear units, frequently quite distant from their parents. Thus the percentage of those aged 65 and over living alone — the group considered to be most vulnerable to the problems associated with growing old — has shown a persistent rise over the last 17 years. The falling retirement age is also thought to be a problem in that some people find it difficult to utilise the sudden substantial increase in leisure time.

The aged are a target for some important parts of the State's social welfare services. Old age pensions alone accounted for 31 per cent of expenditure by the Department of Social Welfare in 1975. In addition, since older people have a greater need for health care than have most other citizens, those of them who are eligible for State health care receive substantial subsidies in this form. A number of voluntary social welfare agencies are also heavily involved with the aged (e.g., the St. Vincent de Paul Society, the various social service councils etc.).

Given that the changes in lifestyle in old age are so substantial and that State involvement in providing for the aged is on such a large scale, it is surprising that for a long time very little research was carried out on the situation of the elderly in Ireland. However, a number of relevant studies have been published in recent years. McCashin (1974) published an interesting study of those over 65 in Athlone, as did the local community council for Wexford. Gilligan (1981) provides a comprehensive review of the evidence relating to the level of deprivation among the elderly. As for survey research, the St. Vincent de Paul Society have recently published the results of an important survey entitled "Old and Alone in Ireland" (Power, 1980). The present study, though similar in some respects, is broader in scope since it examines the situation of all those over 65 rather than just those living alone and addresses itself to a wider variety of questions (including incomes, wealth and expenditure).

Theoretical Framework of the Study

Our basic aim was to establish the major economic and social characteristics of the elderly and not to test tightly structured hypotheses: this, we believe, will be the task of later studies. However, all research, no matter how factual, involves a choice of which aspects of a problem are to be studied and which ignored. In other words some sort of conceptual framework is implicit in every investigation. Thus we shall attempt to spell out in this section the principles which lay behind our choice of variables. The particular variables chosen and the relationships between them are outlined in the next section.

Maddox and Wiley (1975) describe the wide variety of perspectives which have been employed in studies of the elderly. They note that "social scientists initially focused their attention on the aged and viewed with concern, and occasionally alarm, demographic trends and societal arrangements which seemed to militate against, if not preclude, the social integration of older persons. Adaptation in late life was viewed as quite problematic."

The study of ageing gradually became more strictly scientific in character and, while maintaining its concern with the problems of the aged, began to define its problems with greater conceptual rigour. The main contemporary issues in the study of human ageing are considered by Maddox and Wiley to be: "the social and cultural as distinct from the biological meaning of age; age as a basis for the allocation of social roles over the life span; the bases of social integration and adaptation in the later years of life; and the special methodological problems of studying time-dependent processes over the life-cycle".

However, concern with these issues on a rigorous scientific basis presupposes the existence of a considerable amount of previous theoretical and empirical work. Given the comparative dearth of research on the elderly in Ireland, our perspective was more akin to the social problem approach of the earlier studies mentioned above. It is, for instance, similar to that of Shanas et al., (1968) in their comparative study of the elderly in Britain, Denmark and the United States.

Their study is centred on the issue of "integration versus segregation" of the elderly which they see as the basic preoccupation of social gerontology. They show that a number of theories have been developed relating to the social integration of the aged. Three major groups of theories are distinguished.

The first is concerned with historical changes in the relationships, roles and attitudes of the elderly. These theories emphasise the disruptive effects of industrialisation on settled rural communities and extended families. Parsons (1964) describes the "structural isolation from kinship, occupational and community ties" and the "isolation of old age from participation". Firm empirical evidence in favour of these theories is, however, lacking.

Indeed it must always be borne in mind that, given the marked rise in expectation of life in recent times as compared with the pre-industrial era, the proportion of the population which is old has risen considerably. Furthermore, in many societies a differentiation is made between relatively active and relatively infirm old age which has apparently been ignored by theorists.

The second group of theories focuses on individual adjustment and participation. Probably the best known example of this group is "disengagement theory", (Cumming and Henry, 1961). They hold that "normal ageing is a mutual withdrawal or 'disengagement' between the ageing person and others in the social system". Their views have led to considerable controversy and there appears to be little empirical evidence to support the theory, at least in its more extreme forms.

The third group of theories concentrates on relationships between the aged and the young, especially within the family. They hold that the generations tend to live separated from one another to an increasing extent. However, a number of studies show that, while some of the elderly are indeed isolated, many have close ties and frequent contact with members of their families. Indeed, sometimes the older generations prefer to live in a household which is separate from, but adjacent to, their children's homes. Rosenmayr and Kockeis (1963) have termed this a preference for "intimacy at a distance".

Shanas *et al.* structure their report around the issues raised by these three groups of theories. Our central concern is, like theirs, the extent to which the aged are integrated into society at a reasonable standard of living. This entailed examining the problems such as poverty, isolation and ill health encountered by the elderly as well as the resources, both familial and Statefinanced, available to them to deal with these problems. We hoped in this way to identify those areas where State policy towards the elderly might be deficient.

A major feature of the research conducted in other countries is the heterogeneity which was found to exist within the elderly population. Contrary to the popular sterotype, many of the elderly are in good health, well integrated socially and emotionally and enjoy a reasonable standard of living. The diversity of needs implied by this heterogeneity has far-reaching

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implications for policy in relation to the aged. One objective of our study is, therefore, to document the extent of variation within the elderly population and to establish the basis for this variation. For this reason, the location of the elderly person's residence (i.e., whether urban or rural) and the type of household in which he lives are crucial variables. We hope that analysis on these lines will lead to more flexible and differentiated State policies towards the aged.

Three other aspects of our study should be emphasised. First, given the lack of previous research on the subject, we concentrate on the more factual and easily measured issues. We do not, for instance, make any attempt to assess the psychological costs involved in retirement, nor do we attempt to measure directly the degree of contentment or life satisfaction among the elderly. The omission of these more subjective elements should not be construed as belief on our own part that they are of little significance. It was rather limitations of space which dictated their exclusion, along with our conviction that they are topics better dealt with by researchers whose disciplinary perspective is more purely sociological or psychological than ours. Another area omitted from our study for reasons of space and complexity is the important question of diet and nutrition. However, some data on this topic are given in the study by the National Prices Commission (1977).

Secondly, our study relates mainly to the elderly population at a point in time. A number of researchers have drawn attention to the problems involved in separating out the effects of age, cohort and period in such studies. (See, for instance, Schaie (1965).) The basic difficulty is that one cannot distinguish between variations due to ageing itself and those due to membership of a particular cohort. For example, the characteristics and behaviour of persons in one age group may arise because of some particular historical events experienced by that cohort, such as wars, depressions, political upheavals, etc. It would, therefore, be inappropriate to conclude that younger cohorts will necessarily behave in the same way as they grow older. For this reason, readers should be cautious in extrapolating the patterns observed among the elderly in the late 1970s to future elderly cohorts.

Despite this problem, our data have value since they describe the conditions of a significant segment of the current population, a segment towards which a substantial proportion of State policy is directed. Furthermore, our emphasis on objective and factual aspects of the problem means that the cohort effects are likely to be less important than if our study had been mainly attitudinal in nature.

Thirdly, we might remark that the definition of "aged" as 65 or over is necessarily rather arbitrary. Such a definition would be quite inappropriate in less developed economies where life expectancy is, in general, much lower than in the developed world. Even within a modern society it is true that in some individuals the faculties decline rather early, whilst in others health and vigour continue undiminished until late in life. However, for statistical purposes it is usual to fix arbitrarily an age, usually somewhere between 60 and 70 years, at which people are regarded as entering the category of the aged. We have taken here the age of 65 years as it is seen to be the normally accepted age for retirement in Ireland, and is the Government's stated objective for pensionable age.

Outline of the Topics Selected

We begin our study by examining trends over time in the proportion of the population which is over 65 and go on to compare the current situation in Ireland with that prevailing in other countries. The distribution of the elderly in terms of sex, marital status and location is also studied. This information serves to situate our study in its overall demographic context.

The next chapter deals with the incomes of the elderly. These are clearly crucial in determining the extent of poverty in this group. The various soutces of income are examined and an attempt made to isolate particular problem groups. Emphasis is placed on examining the role of State transfers which attempt to reduce poverty. We try to estimate not only the level of income among the elderly but also how this income relates to the incomes of the rest of the population and to the income level that the old person might have had in the past.

The subsequent chapter deals with employment levels and occupations among the elderly. Substantial differences in labour force participation rates as between urban and rural residents are to be expected. Wealth, assets and expenditure of the elderly are then examined.

The following chapter looks at the housing conditions of the elderly. The "Old and Alone in Ireland" study showed that the housing conditions of the elderly living alone were much poorer than those enjoyed by the community as a whole. We examine the housing conditions of all the elderly and try to identify those sub-groups with special housing problems.

The next chapter deals with the health status of the elderly and its implications for functional capacity. Thus, rather than emphasising the type of ailments from which old people suffer, we stress the physical and social consequences of these ailments. An index of functional capacity is derived and its variations within different sub-groups of the elderly population examined.

The final two chapters deal with the resources available to the elderly in the form of help from family, friends, etc., and from State or voluntary organisations. An index of social isolation is derived and its relationship with health and poverty examined. An attempt is made to identify those sub-groups within the elderly population most in need.

As was mentioned above, these topics do not in any way constitute an exhaustive list of the issues relevant to a complete assessment of the economic and social well-being of the elderly. Rather, they represent a first approach to the issue. We see our work as an initial sketch, the details of which we hope will be added by other researchers in the years ahead.

Data Sources

Some of our data are derived from published reports such as the Census of Population, the Labour Force Surveys and the Household Budget Inquiry. In addition, we carried out a survey in late 1977 of those over 65 and their spouses (of any age). We selected this target population because many of the topics which we wished to investigate refer essentially to the aged sub-family within households. Thus, data on income and consumption patterns are very difficult to gather if one only interviews either the husband or the wife in a particular household. Interviewing both spouses also permits a certain amount of cross-checking of responses and facilitates assessing how much support is available to an elderly person who is ill.

Sampling

Our objective in sampling was to obtain a national random sample of persons aged 65 and over. Various possible sampling frames were considered and the following procedure eventually selected. We asked interviewers who were conducting the October 1977 EEC Consumer Survey¹ to list the number of persons over 65 in each household they contacted. The initial number of selected respondents in the Consumer Survey is 5,560 which yields about 5,000 completed interviews. Out of these households, 1,389 had at least one person over 65.

In November/December 1977, the interviewers returned to these households and, where possible, interviewed *all* members aged 65 and over and their spouses. In 67 of these households, either the whole household had moved or the person aged 65 or over had moved or died. A further 53 refused to be interviewed. Fifty-one people were too ill to be interviewed and 87 could not be contacted for a variety of reasons. Thus, interviews were conducted in 1,131 households with a total of 1,758 persons. Some 45 of these were with persons aged 65 or over (or their spouses) resident in institutions, while 250 were with persons under 65. The overall response rate was, therefore, about 81 per cent of the households.

1. A thrice-annual survey carried out jointly by the ESRI and An Foras Talúntais on a national random sample of electors. The method of selection is described in Whelan (1979).

It will be shown below (Chapter 7) that about eight per cent of persons aged 65 and over are resident in institutions such as old people's homes, hospitals, nursing homes, etc. However, it was decided to exclude such individuals from the present report because their circumstances are likely to be very different from those of elderly people resident in private households.

Indeed, important questions arise as to which sub-groups of the elderly population are best cared for in institutions and whether the level of provision of such institutions is adequate. Time did not permit us to investigate these issues in the present study, but a useful discussion is contained in the Report of the Interdepartmental Committee on the Care of the Aged (1968).

The resulting sample is not an epsem (equal probability of selection) sample of the target population. The sample for the Consumer Survey is an epsem sample of named individuals on the Electoral Register. Thus, if it is used to generate a sample of households, households containing a larger number of electors are more likely to occur than if an epsem sample of households were selected. Hence, our sample of households containing at least one person over 65 is likely to be somewhat biased towards households with a larger number of electors.

The extent of this bias may be assessed by reference to Table 1.1 which compares the percentage of households of different sizes having different numbers of persons over 65 as recorded in our sample with the percentages recorded in the Census. As expected, the one-person households are somewhat under-represented as are two-person households (other than those consisting of a husband and wife). Table 1.2 shows the observed numbers of households in the sample compared with the numbers which would be expected on the

Number of persons		Numl	ber of person	s 65 and	d over ir	n househ	old	
in household		Cen	sus			Samf	ole	
in nousenoia	1	2	3 and over	Total	1	2	3 and over	Total
1	24.6		_	18.3	20.4	_		13.8
2 (Man and wife)	6.6	29.5	_	11.9	9.9	37.4	—	17.9
2 (Other)	18.5	16.4	_	17.6	15.0	16.0		14.9
3	16.0	24.0	51.5	18.6	16.2	23.1	71.4	19.7
4	10.3	11.8	25.6	11.0	9.9	6.8	10.7	9.0
5	7.7	6.1	10.2	7.4	11.2	4.7	7.1	9.2
6	6.0	4.4	4.9	5.6	6.1	3.9	3.6	5.3
7 and over	10.3	7.9	7.8	9.6	11.3	8.0	7.1	10.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 1.1: Percentage of households of different sizes having different numbers of persons65 and over as recorded in our sample and in the 1971 Census

Number of persons	Number of pe	— • •		
in household	1	2	3 and over	Total
1	155 (205)	_		155 (205)
2 (Man and wife)	75 (55)	126 (79)	_	201 (134)
2 (Other)	144 (154)	54 (44)	-	168 (198)
3	123 (133)	78 (64)	20 (12)	221 (209)
4	75 (86)	23 (31)	3 (6)	101 (123)
5	85 (65)	16 (16)	2 (2)	103 (83)
6	46 (50)	13 (12)	1 (1)	60 (63)
7 and over	86 (86)	27 (21)	2 (2)	115 (109)
Total	759 (834)	337 (267)	28 (23)	1,124

Table 1.2: Observed number of households in the sample, compared with expected number as derived from Table 1.1 above. Expected values are given in parentheses

 $X^2 = 83.38 P < 0.01$

basis of the Census distribution, and the highly significant X^2 confirms that the sample is not an epsem sample of households containing at least one person over 65.

To combat this bias, we have re-weighted the data on the basis of Table 1.1. A weight W_i is applied to each member of the sample, where W_i is calculated by taking the ratio of the Census to the sample data for each of the cells in Table 1.2. All the averages and percentages given in this report are weighted in this way.

Questionnaire Used

A copy of each of the questionnaires used is given in Appendix A. The Contact-sheet was completed in respect of each household while the Questionnaire was completed in respect of each household member aged 65 or over and by their spouses. As can be seen, the Contact-sheet collected data on the household such as type and characteristics of dwelling, description of location and data on household members.

The questionnaire collected personal data: sex, age and relationship of respondent to head of household, whether respondent was gainfully occupied in the past week and past year, former occupation, problems and level of satisfaction with housing, health, extent of incapacitation, number of visits by doctor, satisfaction with one's state of health, contacts with children and others, expenditure on various items, savings, amount and type of pension(s), income from employment, interest income, wealth holdings and usage of certain State services. We found that some of these areas had already been investigated for the general population by Davis and Fine-Davis in their survey of Social Indicators of Living Conditions and Attitudes to Social Issues (Davis and Fine-Davis, 1982), so we used some of the same questions on the over 65s in our sample. This permits some interesting comparisons between the elderly and the rest of the population which we present below.

Sampling Error

The data from our sample are, of course, subject to the usual caveats regarding sampling error. All the percentages and averages given are the best estimates which we were able to make of the corresponding population figures. Each of them is, however, subject to some margin of error due to sampling fluctuation. The effect of this error is particularly severe in the case of small sub-divisions of the sample.

Table 1.3 shows the confidence interval appropriate to the simple random samples of various sizes. It may be used to gauge rough orders of magnitude for data from the present sample. For example, it may be seen from the table that an observed percentage of 50 based on the full sample of 1,713 is subject to a confidence interval of about 2.5 per cent. If, however, the observed percentage of 50 was based on a sub-sample of 500, the confidence interval would be increased to 4.5 per cent.

Furthermore, readers should bear in mind that the sample, being based on a complex multi-stage procedure, is likely to have a design effect greater than one. This would increase the size of the confidence intervals beyond those shown in Table 1.3.

Reported			Size o	f sample	e or sub	-sample			
percentages	2,000	1,500	1,000	700	500	400	300	200	100
50	2.2	2.6	3.2	3.8	4.5	5.0	5.8	7.1	10.0
30 or 70	2.0	2.4	2.9	3.5	4.1	4.6	5.3	6.5	9.2
20 or 80	1.8	2.1	2.5	3.0	3.6	4.0	4.6	5.7	8.0
10 or 90	1.3	1.5	1.9	2.3	2.7	3.0	3.5	4.2	6.0
5 or 95	1.0	1.1	1.4	1.6	1.9	2.2	2.5	3.1	4.4

Table 1.3: Approximate sampling error* of percentages (expressed in percentages)

*The figures in this table represent two standard errors. Hence, the chances are 95 in 100 that the value being estimated lies within a range equal to the reported percentage, plus or minus the sampling error.

Chapter 2

DEMOGRAPHIC TRENDS IN THE ELDERLY POPULATION

Introduction

This chapter examines past and future trends in the number of persons aged 65 and over. Some comparisons are then made between the experience in Ireland and that in other countries. The final part of the chapter considers the distribution of the elderly population by sex, marital status and region.

Trends over Time

Table 2.1 shows the proportion of the total population above certain ages in the various Censuses taken between 1926 and 1979. Projections for 1986 and 1991 are also shown (Blackwell and McGregor, 1982). It is clear that the proportion of the population who are elderly reached a peak in the mid-1960s. Between 1926 and 1966 the proportion of the population aged 65 and over rose from 9.1 per cent to 11.2 per cent. The percentages in the older age groups rose even more sharply. For instance, the percentage aged 75 and over rose from 3.0 per cent in 1926 to 4.1 per cent in 1966. As in other countries improved medical care and better social conditions in Ireland have been partly responsible for this rise. However, Irish experience differed from that of most other countries in so far as emigration played a significant role in increasing the proportion of the population in older age groups. Thus, as the Commission on Emigration (1952) pointed out, "the high proportion of old persons in the population is attributable partly to the fact that there are survivors from periods when the number of births was higher than at present and partly to heavy emigration at the early adult ages".

After 1966, the proportion of the population aged 65 and over declined to reach 10.7 per cent in 1979. This reversal of the long-run trend was caused by the swing from emigration to immigration which occurred in the 1970s. The crucial influence of migration should be borne in mind when assessing the trends in the percentage aged 65 and over for the future. Although the 1979 Census results indicated that substantial net immigration occurred in the 1970s, preliminary data from the 1981 Census suggest a resumption of net emigration, albeit on a small scale. In presenting projections for 1986 and 1991, we have, therefore, selected the zero net migration assumption as the more plausible of the two alternatives offered by Blackwell and

			Age group				
Year	65 and over	75 and over Per cent of to	80 and over tal population	85 and over	Total population		
1926	9.14	2.97	1.42	0.50	2,971,922		
1936	9.66	2.96	1.17	0.39	2,968,420		
1946	10.64	3.38	1.33	0.45	2,955,107		
1951	10.69	3.67	1.49	0.45	2,960,593		
1961	11.18	4.21	1.97	0.66	2,818,341		
1966	11.20	4.12	1.94	0.70	2,884,002		
1971	11.07	4.00	1.92	0.70	2,978,248		
1979	10.73	3.84	1.79	0.67	3,368,217		
1986*	10.11			_	3,669,000		
1991*	9.51		_	_	3,913,000		

Table 2.1: Percentages of total population in various age groups in the years 1926-1976,together with projected figures for 1986 and 1991

*1986 and 1991 population projections (Blackwell and McGregor, 1982) assuming zero net migration.

Source: 1926-1979 Census of Population.

McGregor. These projections suggest that the elderly are likely to increase slightly in numbers but to constitute a smaller and smaller proportion of the total population. It is estimated that the elderly will constitute about 9.5 per cent of the population by 1991.

Walsh (1970) has studied the long-run implications for the age structure of changes in the fertility and migration rates. He has shown that the longrun value towards which the proportion aged 65 and over will tend can vary between 6.9 and 13.8 per cent, depending on the assumptions one makes about fertility and migration.

International Comparisons

This pattern contrasts strongly with the situation in most other developed countries where falling birth rates are leading to a steady rise in the proportion of the population over 65. The current situation in a number of countries is shown in Table 2.2. It is clear that the proportion of the population who are elderly in Ireland is very low by international standards and, as was shown above, is likely to fall even further. The divergence between Ireland and other countries is likely to grow in the future since in most other countries the proportion of the population aged 65 or over is on the increase.

Distribution by Sex, Age and Marital Status

Table 2.3 shows that about one-third of the elderly are in the age group

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Country	Per cent of total population
Sweden (1976)	15.3
Austria (1976)	15.1
West Germany (1977)	15.0
England and Wales (1976)	14.3
Norway (1977)	14.1
Belgium (1976)	14.0
France (1978)	13.8
Denmark (1976)	13.6
Scotland (1977)	13.6
Switzerland (1978)	13.4
Italy (1977)	12.5
Greece (1976)	12.4
Northern Ireland (1977)	11.3
Netherlands (1977)	11.1
Ireland (1977)	10.9
USA (1977)	10.9
Spain (1974)	10.0

 Table 2.2: Percentages of total population who are aged 65 years and over
 (year of estimate in parentheses)

Source: UN Demographic Yearbook, 1978.

Age group	Males	Females	All person:
		Per cent	
65-69	39.9	34.7	37.0
70-74	28.1	26.5	27.2
75-79	17.8	20.0	19.1
80-84	9.2	11.6	10.5
85 and over	5.0	7.2	6.2
Total	100.0	100.0	100.0
Marital status			
Single	26.3	23.8	24.9
Married	56.9	28.8	41.5
Widowed	16.8	47.4	33.6
Total	100.0	100.0	100.0
All persons aged			
65 and over	45.1	54.9	100.0

Table 2.3: Percentages of all persons aged 65 and over, classifiedby sex, age group and marital status

Source: Census of Population 1979.

65-69 and about six per cent are over 85. The greater life expectancy of women is reflected in the fact that about 54 per cent of the elderly are female. This factor, combined with the tendency for men to marry women younger than themselves, helps to explain the higher percentage of females as compared with males who are classified as widowed (16.8 per cent as against 47.4 per cent). The percentage single is approximately equal for both sexes at around 25 per cent. The latter figure is high by international standards and represents a legacy from the historically low marriage rates which used to prevail in Ireland.

A more detailed picture of life expectancy is shown in Table 2.4. Women's life expectancy is greater than men's at each age and there appears to be some tendency for life expectancy for each sex to rise over time.

Males	1951	1961	1966	1971
At 65	12.12	12.96	12.44	12.41
75	6.79	7.14	7.29	7.29
85	3.68	3.54	3.67	3.89
Females				
At 65	13,32	14.35	14.65	14.98
75	7.57	8.13	8.35	8.54
85	4.23	4.21	4.35	4.47

Table 2.4: Life expectancy at various ages as estimated from theCensuses of 1951, 1961, 1966.and 1971

Sources: Knaggs and Keane (1976) "Irish Life Tables 1971". Irish Statistical Bulletin, March.

Distribution by Region

The proportion of persons aged 65 and over in each county and county borough is shown in Table 2.5. It is clear that the highest concentrations of elderly persons are to be found in the predominantly agricultural counties, especially those in the western part of the country, such as Roscommon, Mayo, Clare and Sligo. Indeed, the Spearman rank correlation coefficient between counties ranked according to the percentage of the population 65 and over and agricultural workers as a percentage of the labour force was found to be 0.90. There is also a marked inverse association between percentage 65 and over and *per capita* county incomes. Ross's 1969 figures yield a Spearman coefficient of -0.77 (Ross, 1972). The explanation for this pattern is likely to be that low levels of income in the past in the poorer counties have led to high emigration rates from these areas, resulting in the observed imbalance in the age structure.

County boroughs	1951	1961	1971	1979
Cork	8.22	9.53	9.35	9.66
Dublin	6.34	8.43	9.22	10.57
Dun Laoghaire	7.91	11.61	12.33	13.67
Limerick	6.65	8.20	8.23	9.15
Waterford	8.51	9.91	9.79	9.84
Counties (excluding county boroughs)				
Carlow	9.89	10.88	11.10	10.00
Cavan	12.65	13.72	14.06	13.51
Clare	12.85	14.03	14.46	12.64
Cork	11.50	12.38	12.82	11.75
Donegal	12.48	13.51	14.13	14.04
Dublin	6.39	8.08	7.37	4.81
Galway	11.46	12.19	12.89	12.60
Kerry	11.96	13.17	13.49	13.93
Kildare	7.82	8.20	8.37	7.03
Kilkenny	11.38	11.60	11.96	10.98
Laois	11.75	11.66	11.79	11.03
Leitrim	13.85	15.73	16.80	17.35
Limerick	11.26	11.94	12.00	10.99
Longford	12.46	13.11	13,20	12.82
Louth	9.36	9.82	9.56	9.09
Mayo	13.55	14.77	15.28	15.87
Meath	10.40	10.67	10,44	8.80
Monaghan	11.44	12.41	12.84	12.34
Offaly	10.24	10.93	10.79	10.28
Roscommon	14.14	15.28	15.82	15.65
Sligo	13.02	13.86	14.36	14.32
Tipperary (NR)	11.22	12.00	12.11	11.84
Tipperary (SR)	10.91	11.32	11.56	11.36
Waterford	11.92	12.86	13.18	10.94
Westmeath	11.04	11.84	12.04	10.53
Wexford	11.25	11.81	11.87	11.53
Wicklow	9.50	10.56	10,52	9.59

Table 2.5: Percentage of the population of each county and county borough aged 65and over in 1951, 1961, 1971 and 1979

Source: Censuses of Population, 1951-1979.

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Chapter 3

INCOME

Introduction

In this chapter we consider the overall level and distribution of income among those aged 65 or over, and the sources from which this income arises. The following chapter considers employment and retirement patterns among the elderly, while Chapter 5 examines some estimates of their asset holdings and Chapter 6 their expenditure patterns. We hope in this way to obtain a fairly comprehensive picture of the financial position of persons over 65.

Data of this type are notoriously difficult to collect by means of surveys. The Central Statistics Office, in commenting on the 1973 Household Budget Inquiry Report, said that "some understatement of income certainly occurred but the bulk of the apparent deficit may be due more to practical and conceptual problems rather than to any real or intentional understatement by respondents". Stark (1977) found that the 1973 Household Budget Inquiry underestimates the total national income by nearly 18 per cent, and that the extent of this understatement varied substantially across the different categories of income. Being conscious of these difficulties we subjected the data from our own inquiry to very close scrutiny for plausibility and consistency. In general, we were pleased with the quality of the responses we received and we have reasonable confidence in the results. For example, only about three per cent of respondents refused to give any details of their income level. This extremely low level of non-response compares very favourably with other surveys on this topic.

A further factor which complicates the interpretation of our survey results and the other data presented below arises from the substantial rise in nominal incomes over the time period considered. We have tried, as far as possible, to state our results in 1977 money values. To enable the reader to update these current terms, the values of certain indicators are given below for the last quarter of 1977 together with the most recent figures available.

Previous Research

Very little published research exists on the subject of the incomes of the elderly in Ireland. However, some indication of 1973 levels can be obtained from Murphy (1975) who, in an analysis of the special features of the 1973

Indicator	Value in last quarter 1977	Most recent available value (date)	Percentage increase
Consumer Price Index			
(1968 = 100)	293.8	548.7 (Feb. 1982)	86.8
Average Industrial Earnings	£66.28	£112.75 (June 1981)	70.1
Maximum Non-contributory			
Old Age Pension	£12.35	£34.45 (April 1982)	278.9

Household Budget Survey, presents some data on the total weekly expenditure by persons aged 65 and over living alone and by couples where the head is 65 or over. Average weekly expenditure by elderly persons living alone is slightly over £9 per week while expenditure by married couples where the head of the household is 65 or over averaged £21.39. If we assume that total expenditure by these categories of household rose by the same proportion as expenditure by all urban households between 1973 and 1977, we can obtain an estimate of total expenditure by these categories of household for 1977. Average expenditure of all urban households rose by $(87.07/45.29) \times 100 =$ 92 per cent. Hence, estimated expenditure by those over 65 living alone is £17.53 and for married couples where the head is over 65 it amounts to £41.12.

Rottman, Hannan, Hardiman and Wiley (1981 and 1982) present a more extensive analysis of the 1973 HBI results. Using the concepts of social class and family cycle, they attempt to analyse the levels of income and evaluate its adequacy. They distinguish ten stages of the family cycle based on the age, marital status and number of children of the head of the household. Two of these are of interest for our present purposes, viz., stages 9b and 10b. These are defined as:

- 9b "Empty Nest Elderly" Head of household aged 65 or over and ever married. No children present in the household.
- 10b Old "Single" Elderly: Head of household 65 or over, single with no children.

Category 9b comprises 10 per cent of the households in their sample while category 10b comprises four per cent.

Rottman et al., (1981) conclude that practically half of the households in these two categories are in poverty when compared with their poverty line. There are, however, marked variations by social class. Rottman et al., note that "in strong contrast to the situation of white collar and working class households, in which the percentages in poverty are highest in last stages of family cycle, those for proprietorial households are low". They also conclude that the circumstances of employees (as opposed to other classes of household) are not such as to ensure a post-retirement income adequate to household needs. In their second (1982) paper, they analyse farm/non-farm distinctions more closely and conclude that "despite the greater prevalence of poverty among farm households, the transition to old age is less abrupt, at least in the relative perspective of other households".

Rottman et al., limit themselves to a poverty line analysis for the 9b and 10b life cycle categories and do not present data on the levels or sources of income for these groups. The 1977 Household Budget Inquiry does, however, give some such information for "retired" households in urban areas, i.e., households in which the head of household is retired. Table 3.1 reproduces some of this information together with the corresponding figures for all households. The retired households tend to be much smaller than average (2.50 as against 4.02 persons) and to have about two-thirds of the average income of all the households. However, it should be noted that not all of members of these households are over 65. Indeed, only about 48 per cent of members of these households fall into this age group.

Furthermore, and this is a problem which also applies to the use of the Rottman et al., analysis for our purposes, the majority of persons over 65 live in households where the head is under 65.

Data from the Present Survey

We have seen above that the Household Budget Inquiry can provide some insight into the level of income of those households which are composed mainly or exclusively of persons aged 65 and over. However, in order to fulfil our objective of estimating the incomes of all persons aged 65 and over, data on a different basis were required. The initial approach in our own survey was, therefore, based on persons rather than households. One complication arose with the application of this approach to women. When we interviewed elderly couples who were in receipt of contributory pensions, this pension was often attributed to the husband and the wife stated she had no income, even though the contributory pension contained an allowance for an adult dependant. To solve this problem, we aggregated the incomes of all persons aged 65 and over (and their spouses) within each original household. This elderly sub-household then became the focus of our analysis.

Most analyses of studies such as the Household Budget Inquiry utilise some sort of Adult Equivalence Scale (AES). This has two purposes; (i) to take account of the lower levels of consumption of children of different ages; (ii) to reflect economies of scale in consumption. Kennedy (1981)

Item	Retired households	All households
No. of persons under 65	1.28	3.77
No. of persons over 65	1.22	0.25
Total no. of persons	2.50	4.02
Direct income (£)		
From employment/self-employment	21.01	77.51
Retirement pensions	18.71	2.69
Investment and property income	2.91	1.55
Other income	1.55	1.64
Total direct income	44.19	83.39
State transfer payment (£)		
Old age and retirement pensions	11.35	1.89
Other state transfers	4.69	6.89
Total state transfers	16.04	8.78
Gross income (direct + transfers)	60.23	92.17
Total direct taxation	8.31	16.74
Disposable income (= gross income - direct taxation)	51.92	75.43

 Table 3.1: Average size and weekly income of retired and all households in towns

 with 1,000 or more inhabitants in 1977

Source: Household Budget Inquiry 1977

shows that the choice of AES can crucially affect one's conclusions about income levels and income adequacy. In the present study, our interest centres entirely on adults and we, therefore, decided not to employ any adjustments of the AES type.

As can be seen from the questionnaire (shown in Appendix A) respondents were asked to state the amount received each week from various sources including State transfers, pensions from previous employers, employment, farming, self-employment, interest, etc., and other sources. The analysis of data on pensions, employment income and interest is relatively straightforward. However, income from farming and from self-employment is more difficult to collect and interpret. Unlike the Household Budget Inquiry, we did not have sufficient resources to keep farm accounts over a full year for the farmers in our sample, nor could we reasonably ask the self-employed for full details of their accounts. We therefore adopted the following procedure.

Respondents who were farmers were asked for the acreage of the farm, and estimates of family farm income from the National Farm Management Survey, An Foras Talúntais, (1978) were used to impute incomes to those engaged in farming. This approach suffers from two major drawbacks. First, the result of the Farm Management Survey are averages for farmers in all age groups and it is quite likely that farmers over 65 earn below average incomes because their age and state of health may reduce the quality of their labour inputs. Secondly, the data refer to family farm income and it is not possible to differentiate between the income of the person over 65 and that of other family members (e.g., sons) who work on the farm. The data on income from farming should, therefore, be interpreted with caution.

In the case of the self-employed, we asked for the annual turnover of the business or profession and, by assuming an average profit margin of 50 per cent, it was possible to estimate average weekly income from self-employment.

It should also be noted that the income measure used in this study does not include an imputed component for the value of benefits in kind received from the State. At the time of our survey, the principal such benefits, which are more fully discussed in Chapter 10 below, were:

Scheme	Estimated % of persons 65+ availing of it
Free Travel	62.9
Free Electricity Allowance	40.5
Free Television Licence	31.7
Free Fuel	13.9

We considered including an imputed element for these in our income estimates, but found that substantial problems arose in the valuation of benefits derived, especially in the case of the Free Travel Scheme. It should, therefore, be borne in mind that the income data given below slightly understate the true position, especially in the case of those living alone. In no case is this understatement likely to exceed about £100 per annum.

Table 3.2 shows average weekly income per person aged 65 and over from various sources classified by sex and area of residence. As can be seen, State pensions amount to just over half of average income, income from farming to about a quarter and income from employers' pensions to about oneeighth. Incomes in rural areas are higher than in urban, mainly because of the level of income from farming in rural areas.

The income of males is much higher than that of females. However, the reader should, when interpreting the data for females, bear in mind the tendency noted above for couples to attribute all of a State pension to the husband even though it included an allowance for a dependent spouse. Given

		Urban			Rural		All areas			
Source of income	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	
					£					
State pension or allowance	13.32	10.42	11.48	14.38	10.28	12.55	14.07	10.35	12.12	
Pension from previous										
employer	8.94	2.57	4,91	1.83	1.11	1.51	4.01	1.82	2.87	
Income from employment	2.77	0.37	1.25	0.23	0.04	0.15	1.02	0.20	0.59	
Income from farming	0.14	0.0	0.05	19.08	0.52	10.79	13.28	0.27	6.49	
Income from self-employmen	t									
or business	0.67	0.14	0.33	0.13	0.19	0.16	0.29	0.17	0.23	
Income from interest	1.87	1.19	1.43	0.63	0.35	0.51	1.01	0.76	0.88	
Income from other sources	0.31	0.33	0.32	0.32	0.57	0.43	0.32	0.46	0.39	
Total, all sources	28.03	15.02	19.78	36.61	13.08	2 6. 10	34.01	14.02	23.57	

 Table 3.2: Average weekly income per person aged 65 and over, from various sources
 classified by sex and area of residence

that the majority of females had spent most of their lives as housewives, it is not surprising that average pensions from previous employers are much higher for men than for women. Income from employment is low for men (9.9 per cent of average income in urban areas and 0.6 per cent in rural areas) and almost non-existent for women. This reflects the very low numbers of those aged 65 and over who are in the non-farm labour force. Labour force participation and retirement are more fully discussed in Chapter 4 below. Average income from self-employment other than farming is low, while income from interest, etc., though not substantial, is more appreciable than might have been expected (it averages about 88 pence per week over the whole sample).

There are marked urban/rural differences in the table. For males in rural areas, farming is far and away the biggest single source of income. However, this figure may be somewhat overstated for the reasons given above when we were discussing the attribution of farm income on the basis of acreage. Pensions from previous employers² are substantially lower in rural than in urban areas, probably reflecting the predominance of farmers and ex-farmers in the sample from these areas. Given this predominance, it is interesting to note that income from interest is lower in rural than in urban areas.

Table 3.3 shows average weekly income classified by area and type of household. Those living alone appear to have incomes only slightly below

^{2.} It should be noted that these pensions include the pensions of public servants paid by the State in its capacity as employer. Only those pensions and allowances paid under the aegis of the Department of Social Welfare are included in State pensions.

		Ľ	Irban			1	Rural			All	l areas	
Source of income	Single person	Married couple	Other type	All households		Married couple	Other type	All households	-	Married couple	Other type	All households
							£					
State pension or allowance	11.58	10.32	11.74	11.48	11.95	12.32	12.68	12.54	11.75	11.38	12.33	12.12
Pension from previous employer	3.60	6.65	4.85	4.91	1.56	1.79	1.44	1.51	2.62	3.95	2.69	2.87
Income from employment	2.71	1.42	0.78	1.25	0.0	0.28	0.15	0.15	1.41	0.79	0.38	0.59
Income from farming	0.0	0.32	0.0	0.05	7.42	9.47	11.55	10.79	3.56	5.35	7.32	6.49
Income from self-employment or business	0.19	0.25	0.40	0.33	0.0	0.24	0.17	0.16	0.10	0.24	0.25	0.23
Income from interest	2.23	2.23	1.00	1.43	0.28	0.79	0.48	0.51	1.30	1.43	0.68	0.88
Income from other sources	0.28	0.42	0.31	0.32	0.78	0.35	0.40	0.43	0.52	0.38	0.36	0.39
Total all sources	20.60	21.62	19.09	19.78	22.00	25.24	26.88	26.10	21.26	23.53	24.02	23.57

Table 3.3: Average weekly income per person aged 65 and over from various sources, classified by type of householdand area of residence

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those of individuals living in other types of household. It should be noted that all recipients of State Old Age Pensions who live alone receive a Living Alone Allowance which at the time of our survey amounted to £1 per week. We shall see in Chapter 7 below that the housing conditions and amenities of those living alone are significantly inferior to those of other households, yet their incomes are little different.

While Tables 3.2 and 3.3 are informative as to the overall level of income among the elderly and its sources, it is difficult to infer any judgement as to the adequacy of these incomes from the averages in these tables. Such inferences can be more readily made from Table 3.4 which shows the distribution of income per person from the various sources and Table 3.5 which shows the distribution of income among the elderly households or sub-households.

Table 3.4 shows that about six per cent of respondents said they had no income from any source. These are mainly women who regarded the dependant's allowance as part of their husband's pension. About 20 per cent of respondents stated that they had no income from State pensions or allowances. Over half of the respondents said that they had less than $\pounds 15$ per week and about 19 per cent had $\pounds 30$ or more. About 15 per cent of respondents had a pension from a previous employer, some two per cent had income from employment, 11 per cent had income from farming, one per cent had income from self-employment, 16 per cent had income from interest and five per cent had income from other sources. Respondents' wealth and asset holdings are examined further in Chapter 5 below.

The determination of a poverty line, i.e., an assessment of the adequacy of a given income for an individual's needs, is a complex and controversial issue (see, for instance, the discussion in Kennedy (1981) and Rottman *et al.*, (1982)). In particular the relative merits of an absolute as opposed to a relative measure of poverty have been hotly debated. Proponents of the absolute concept have endeavoured to define a minimum consumption standard, below which people experience malnutrition and other obvious forms of deprivation. Such a definition corresponds more or less to the layman's understanding of poverty. However, since the 1960s researchers have tended to favour a relative conception. This defines as poor those individuals and families whose resources fall seriously short of the resources commanded by the average individual or family in the community in which they live.

No well defined absolute standard of poverty has been developed in Ireland. The reader must, therefore, apply his own criteria to judge the degree of absolute poverty implied by Tables 3.4 and 3.5. If, for instance, he is willing to regard the maximum level of non-contributory pension ($\pounds 12.45$ at

			A^{*}	mount of inc	ome from thi	s source		
Source of income	None	£0-4.99	£5-9.99	£10-14.99	£15-19.99	£20-29.99	£30 and over	Total
			_	Per c	ent of person	5		
State pension or allowance	20.0	1.0	1.6	57.3	7.0	12.2	1.0	100.0
Pension from previous employer	84.8	1.6	3.8	1.6	2.9	2.2	3.1	100.0
Income from employment	97.8	0.1	0.5	0.3	0.0	0.2	1.1	100.0
Income from farming	89.2	0.0	2.1	0.0	0.0	0.0	8.7	100.0
Income from self-employment or business	98.6	0.3	0.7	0.1	0.0	0.1	0.2	100.0
Income from interest	.84.2	10.9	2.7	0.9	0.4	0.5	0.5	100.0
Income from other sources	94.5	2.9	1.6	0.4	0.2	0.1	0.3	100.0
Total income from all sources	6.2	1.5	1.7	45.6	10.2	15.7	19.2	100.0

Table 3.4: Distribution of income from various sources across persons aged 65 and over

			Amo	ount of house	hold income	from this sou	rce		Average household
Source of income	None	Under £5	£5-9.99	£10-14.99	£15-19.99	£2029.99	£30-30.99	£40 and over	income from this source
<u>.</u>				Per ce	nt of househ	olds			
State payments	14.9	0.8	1.5	46.0	6.8	26.1	3.2	0.9	15,34
Pension from previous employer	81.6	2.0	4.7	1.9	3.4	2.7	1.3	2.5	3.63
Income from employment	96.9	0.1	0.9	0.4	0.1	0.3	0.5	0.8	0.78
Income from self-employment	98.2	0.4	0.9	0.1	0.1	0.1	0.1	0.1	0.28
Income from interest	81.4	12.3	3.4	1.0	0.4	0.7	0.4	0.4	1.13
Income from other sources	92.4	4.1	2.1	0.7	0.2	0.1	0.2	0.3	0.55
Income from farming	86.5	2.6	0.1	_	_	_	4.2	6.7	8.49
Income from all sources			_	37.3	9.5	24.4	10.7	18.1	30.21

Table 3.5: Distribution of income from various sources across households or couples aged 65 and over

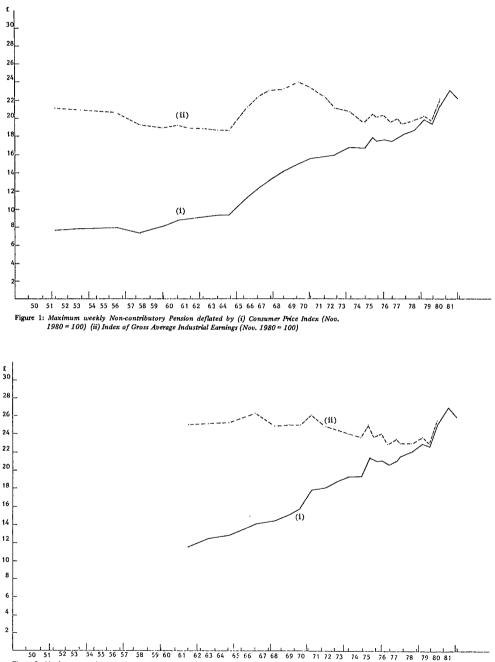


Figure 2: Maximum weekly Contributory Pension deflated by (i) Consume Price Index (Nov. 1980 = 100) (ii) Index of Gross Average Industrial Earnings (Nov. 1980 = 100)

	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961
Old age (contributory) pensions		-	-	-	-	-	-	_	-	_	_	29.1
Adult dependants	_		-	-	-	_	-	-	-		-	11.7
Widows' (contributory) pensions*	_	-		-	-	-		_	-		-	18,1
Old age and blind (non-contributory) pensions	160.3	156.6	160.3	164.7	167.0	166.1	165.3	165.5	164.0	161.4	160.4	124.5
Retirement pensions	-	-			-	-	_	-	_		-	-
Adult dependants	-	-	-	- ,	-	-		-	-		-	-
Total above pensions	160.3	156.6	160.3	164.7	167.0	166.1	165.3	165.5	164.0	161.4	160.4	183,4
Estimated number of persons in the population aged 65 and over**	315.9	316.4	316.3	316.2	316.1	315.9	315.8	315.6	315.5	315.3	315.2	315.1
Total above pensions as a percentage of the estimated population aged 65 and over	50.7	49.5	53.2	52.1	52.8	52.6	52.3	52.4	52.0	51.2	50.9	58.2

Table 3.6: Total numbers of beneficiaries of old age, widows' and retirement pensions (as of 31 March 1950-1974 and as of 31 December 1975-1978), together with estimated population aged 65 and over and the proportion of this population benefiting from these pensions

* It is assumed, based on a personal communication from the Department of Social Welfare, that 55 per cent of those receiving Widows' (contributory) pensions are aged 65 or over.

**These figures were estimated by linear interpolation for inter-censal years.

Source: Reports of the Department of Social Welfare 1950-1978; Censuses of Population 1951-1979.

the time of our survey) as a poverty line, then it is clear from Table 3.5 that very few elderly households fall below this. However, a considerable number of elderly households have incomes just above this level.

If we turn to a relative approach to poverty, it is possible to apply a method suggested by Rottman *et al.*, (1982) to determine the level of relative poverty in the data from the present study. However, several aspects of this approach should be borne in mind by the reader. First, its objective is to identify relative poverty. Therefore, to say that a household is "poor" on this definition does not necessarily imply that its members are undernourished or destitute, but rather that its resources are low relative to those of other households. Furthermore, since the poverty line is determined by applying a multiplier of 1.4 to one of the State social benefits (Unemployment Benefit) any attempts by policy makers to alleviate poverty by increasing the level of benefit will, paradoxically, raise the level of poverty as measured. Finally, it is not obvious that either the type of benefit selected or the level of multiplier chosen is necessarily appropriate for elderly people who may have special problems and needs.

Despite these caveats, we thought it of interest to apply the Rottman *et al.*, poverty line to our data. For a single individual the Unemployment Benefit rate in 1977 was $\pounds 12.45$. Applying a multiplier of 1.4 implies that all individuals with incomes below $\pounds 17.43$ would be considered to be in relative poverty. On this criterion about 42 per cent of elderly persons would be in relative poverty.

However, it would probably be more in keeping with the Rottman et al.,

1962	1963	1964	1965	196 6	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978
34.8	36.5	37.9	39.6	40.6	42.0	43.1	44.1	45.5	41.5	47.5	48.4	49.7	54.7	55.2	59.7	61.8
13.3	13. 8	14.5	15.1	15.5	15.9	16.2	16.6	16.9	17.2	17.5	17.8	15.2	14.8	13.4	15.0	15.1
19.1	20.0	20.8	22.2	23.1	24.5	26.0	27.4	28.0	29.3	30.3	31.4	32.0	33.4	34.7	35.0	36.0
118.2	115. 9	114.5	112,2	112.6	112.0	112.2	113.0	112.9	113.6	110.0	106.5	111.6	131.5	129.5	135.7	133.7
-		-	-	-	_	-	-	-	3.5	4.5	13.0	17.1	21.9	25.8	28.1	29.6
	-	-	-	-	-	-	-	-	1.9	2.6	6.8	9.1	10.3	11.4	11.9	12.2
185.4	186.2	187.7	189.1	191.8	194.4	197.5	201.1	203.3	212.0	212.4	223.9	234.7	266.6	270.0	285.4	288.4
316.7	319. 3	319.8	321.4	323,0	324.7	325.7	327.1	328.4	329.8	333.8	337.7	341.7	345.6	349.6	353.5	357.5
58.6	58. 3	58.7	58.8	59.4	59.9	60.6	61.5	61.9	64.3	63.6	66.3	68.7	77.1	77.2	80,7	80.7

approach to assess the adequacy of the household (or sub-household) income as shown in Table 3.5. To do this, one must evaluate the Unemployment Benefit entitlement of each household separately, multiply by 1.40 and compare the result with the household's actual income. The result of carrying out this exercise gives 59 per cent of elderly households in relative poverty. This contrasts with the finding by Rottman *et al.*, of about 20 per cent of all households being in relative poverty.

State Support for the Elderly

As in all developed countries, State support for the elderly in Ireland has risen dramatically over the past few decades. Table 3.6 illustrates just how substantial this expansion has been. The estimated number of persons aged 65 and over benefiting from the pensions listed (contributory and noncontributory old age pensions, retirement pensions and widows' contributory pensions) has almost doubled since 1960. It should be noted that a small number of the "adult dependants" mentioned in the table may be under 65, which means that the estimated percentage of persons aged 65 and over who are in receipt of State pensions as shown in Table 3.6 is slightly overstated. However, the extent of this overstatement is likely to be very small. It seems clear that until about 1960 around half of those 65 and over were receiving a pension but that nowadays the majority of the elderly are in receipt of some State benefits. Given the very high dependence on State payments among the elderly, the purchasing power of the old age pension is a crucial factor in determining their standard of living. Table 3.7 and Figures 1 and 2 show that both contributory and non-contributory old age pensions have now risen much more rapidly than the Consumer Price Index.

		Old age (con	tributory)	pensions	
Date of	Old rate	New rate	Change	N	ew rate deflated by
increase		£ (nominal)		CPI	Av. ind. earning index*
January 1961	_	2.00		11.57	25.01
January 1963	2,00	2.25	0.25	12.35	25.11
January 1964	2.25	2.50	0.25	12.84	25.39
January 1966	2.50	3.00	0.50	14.15	26.33
January 1968	3.00	3.25	0.26	14.35	24.75
January 1969	3.25	3.625	0.375	15.06	24.83
January 1970	3.625	4.125	0.50	15.96	24.93
October 1970	4.125	5.00	0.875	17.85	26.22
October 1971	5,00	5.50	0.50	18.01	25.16
October 1972	5.50	6.20	0.70	18.73	24.44
July 1973	6.20	7.20	1.00	19.29	24.07
July 1974	7,20	8.50	1.30	19.34	23.75
April 1975	8.50	10.50	2.00	21.47	25.00
October 1975	10.50	11.05	0.55	20.98	23.87
April 1976	11.05	12.15	1.10	21.05	24.05
October 1976	12.15	12.75	0.60	20.57	23.01
April 1977	12.75	13.90	1.15	21.17	23.40
October 1977	13,90	14.60	0.70	21.48	22,93
April 1978	14.60	16.05	1.45	22.03	22.94
April 1979	16.04	18.60	2.55	23.27	23.73
October 1979	18.60	19.60	1.00	22.59	22.77
April 1980	19.60	24.50	5.90	24.81	25.44
April 1981	24.50	30.65	6.15	26.97	n.a.
October 1981	30.65	32.20	1.55	25.94	n.a.
April 1982	32.20	40.25	8.05	31.23	n.a.

Table 3.7: Maximum personal rate of old age (contributory) and old age (non-contributory) pensions and dates on which changes came into effect 1949-1982, actual value and value deflated by Consumer Price Index and by an index of gross average industrial earnings*

For example, in the period since 1962, both types of pensions have more than doubled in real value.

This table of figures also illustrate the performance of pensions relative to gross average industrial earnings, i.e., the extent to which pensions have kept pace, or failed to keep pace, with the incomes of wage earners. Contributory pensioners gained on wage earners up to 1966. Thereafter, they lost out somewhat until 1970 when their relative incomes rose. This was followed by a deterioration in their relative position until 1980. Since then, it would appear that their position has improved somewhat. Relative to wages, non-contributory pensions began to rise and continued to do so until 1970. Thereafter they exhibit an uneven decline, until in the early 'eighties they again showed some tendency to rise.

Table 3.7 (Continued)

	C	old age (non-c	ontributory) pensions	
Date of	Old rate	New rate	Change	N	lew rate deflated by
increase		£ (nominal)		CPI	Av. ind. earning index*
January 1949	0,50	0.875	0.375	7,41	n.a.
October 1951	0.875	1.00	0.125	7.70	21.02
July 1952	1.00	1.075	0.075	7.79	20.95
July 1 9 55	1.075	1.20	0.125	7.89	20.56
May 1957	1.20	1.25	0.05	7.65	19.25
August 1959	1.25	1.375	0.125	8.09	14.06
August 1960	1.375	1.425	0.05	8,33	19.27
August 1961	1.425	1.50	0.075	8.61	18.73
August 1962	1.50	1.625	0.125	9,08	18.73
November 1963	1.625	1.75	0.125	9.36	18.54
August 1964	1.75	1.875	0.125	9.46	18.50
August 1965	1.875	2.375	0.50	11.26	21.37
November 1966	2.375	2.625	0.25	12.28	22.31
August 1967	2.625	2.875	0.25	13.03	23.00
August 1968	2.875	3.25	0.375	13.90	23.38
August 1969	3.25	3.75	0.50	14.90	23.99
August 1970	3.75	4.25	0.50	15.58	23.63
August 1971	4.25	4.65	0.40	15.72	22.32
August 1972	4.65	5.15	0.50	15.81	20.92
July 1973	5.15	6.15	1.00	16.48	20.56
July 1974	6.15	7.30	1.15	16.40	16.69
July 1975	7.30	8.85	1.55	17.84	20.21
October 1975	8.85	9.30	0.45	17.66	20.10
April 1976	9.30	10.25	0.95	17.76	20.29
October 1976	10.25	10.75	0.50	17.35	19.70
April 1977	10.75	11.75	1.00	17.90	19.78
October 1977	11.75	12.35	0.60	18.17	19,39
April 1978	12.35	13.60	1.25	18.66	19.45
April 1979	13.60	15.80	2.20	19.76	20.16
October 1979	15.80	16.80	1.00	19.36	19.52
April 1980	16.80	21.00	4.20	21.26	21.81
April 1981	21.00	26.25	5.25	23.10	n.a.
October 1981	26.25	27.55	1.30	22.19	n.a.
April 1982	27.55	34.45	6.90	26.73	n.a.

*Both indices are based on a value of Nov. 1980 = 100. With the exception of the entry for April 1982, the figure shown is the average of the deflated values of the rate of pension at the beginning and end of the period to which this rate applied. The figure for April 1982 is the deflated value of the pension on that date.

n.a. = not available.

It should be borne in mind that the earnings index used to deflate the figures in Table 3.7 is based on gross earnings rather than take-home pay. It is not feasible to derive an index for take-home pay over the period, but it

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seems certain, given the rise in PAYE and PRSI receipts, that gross earnings grew more rapidly than take-home pay. If this is the case, an index based on take-home pay would show the relative position of pensioners to be even more favourable than was shown above.

It would seem reasonable to conclude that State pensions have risen more or less *pari passu* with the increase in national wealth.

Table 3.8 shows how the combination of substantially increased coverage and improved rates of benefit has caused an enormous increase in State expenditure on pensions. Total expenditure (in real terms) increased almost six-fold between 1950 and 1978, i.e., a slightly more rapid increase than that occurring in total State expenditure on social security. The final line in this table, which gives the percentage of all State expenditure devoted to pensions for the elderly, is very interesting. It shows that this percentage has increased appreciably over time, rising from 9.7 per cent in 1950 to 11.9 per cent in 1978.

Subjective Assessment of Need

The data given above are all objective in the sense of providing an indication in monetary terms of the standard of living which respondents in our sample could afford and hence they help assess the degree of poverty in the

Table 3.8: Total expenditure in nominal and real (1978 prices) terms on various pensions in the years 1950-1978, together with the pensions expressed as (a) a percentage of state expenditure on social security and (b) a percentage of total current state expenditure. (Up to 1974 the data refer to the 12 months ending 31 March of the year stated. From 1975-1978 calendar year data are given.)

			1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961
	age (contributory)	(£ nominal) (£ real)		_	_	_	-	_	-	-	-	r		0.8 3.3
	ows' (contributory) sion	(£ nominal)* (£ real)*	-	-	-		-	-		-	-	-		$1.2 \\ 5.1$
	age and blind (non- tributory pensions)		7.1 43,8	7.0 40.2	7.5 39.5	8.8 44.0	9.3 46.5	9.2 44.9	10.2 47.7	10.2 45.7	$\begin{array}{c} 10.5\\ 45.1 \end{array}$	10.4 44.6	10.9 46.6	11.1 46.3
Ret	irement pensions	(£ nominal) (£ real)	-	-	-	-	-	-	-	-	-	-		-
Mis	cellaneous grants	(£ nominal) (£ real)	-	-	-	-	-	-	-	-		_	_	-
(a)	Total	(£ nominal) (£ real)	7.1 43.8	7.0 40.2	7.5 39.5	8.8 44.0	9.3 46.5	9.2 44.9	10.2 47.7	$10.2 \\ 45.7$	$\begin{array}{c} 10.5\\ 45.1 \end{array}$	10.4 44.6	10.9 46.6	· 13.1 54.8
(b)	Total state expen- diture on social security	(£ nominal) (£ real)	17.8 106.7	17.2 98.8	18.0 94.8	24.4 121.0	27.7 138.5	26.6 129.8	27.6 129.0	29.3 131.4	32.4 139.1	32.3 138.6	32.6 139.3	34.3 142.9
(c)	Percentage spent on above pension	(= (a)/(b))	41.0	40.7	41.7	36.4	33.6	84.6	37.0	34.8	32.4	32.2	33.4	38.2
(d)	Total current state expenditure	(£ nominal) (£ real)	73.3 432.5	75.6 434.5	90.4 475.8	93.3 466.5	104.9 524.5	$105.4 \\ 514.1$	106.2 496.3	108.9 488.3	111.7 479.4	111.8 479.8		$126.9 \\ 528.8$
(e)	Percentage of state expenditure on above pensions	(= (a)/(d))	9.7	9.3	8.3	9.4	8.9	8.7	9.6	9.4	9.4	9.3	9.2	10.3

*It is assumed, based on a personal communication from the Department of Social Welfare, that 55 per cent of those receiving Widows' (contributory) pensions are aged 65 or over.

Source: Reports of the Department of Social Welfare 1950-1978; National Income and Expenditure 1950-1978.

elderly population. However, poverty is also a subjective phenomenon in the sense that respondents' feelings of well-being do not necessarily reflect their levels of income or wealth. A substantial literature has grown up in recent years in the area of "subjective social indicators" which attempts to assess these feelings of well-being directly (see for instance, Campbell and Converse (1972)). There are, however, considerable problems, both conceptual and methodological, in measuring subjective well-being (see Ó Muircheartaigh and Whelan (1976)) and we did not attempt to carry out such measurements in our survey.

We did ask one question which should give some indication of respondents' priorities and hence, indirectly, of the extent to which they perceived themselves to be well or badly off. This question asked respondents to state how they would spend an inheritance of around $\pounds 500$. About four per cent said they did not know, but the answers given by the others are shown in Table 3.9.

The most popular use was to improve the house, mentioned by 19 per cent. A further six per cent said they would improve the heating in their dwelling. It is interesting to note that a slightly *below* average proportion of those living alone opted to improve their dwelling, even though, as will be shown in Chapter 7, they lived in objectively poorer housing conditions than the other respondents. Overall, about 17 per cent of respondents said

1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978
4.6 18.4	4.9 19.1		6.5 22.6	7.0 23.6	8.5 27.9	8.8 27.5	9,9 28.6	11.4 30.6	13.9 34.3	16.3 37.0		22.1 38.6	36.6 52.8		52.0 45.0	64.7 64.7
1.8 7.0	1.9 7.5	2.3 7.2	2.6 9.0	2,8 9,5	$3.5 \\ 11.4$	3.7 11.7	4.3 12.5	5.2 13.9	6.7 16.4	8.0 18.3	9.3 19.0		$17.8 \\ 25.6$		$25.5 \\ 27.4$	29.1 29.1
9.1 36.4	9.4 36.7		$10.5 \\ 36.6$	$12.1 \\ 40.9$	$12.9 \\ 42.3$	13.8 43.1	15.5 44.8	17.8 47.8	20.3 50.1	$22.6 \\ 51.4$			59.8 86.3		80.9 87.1	93.9 93.9
-	-	-	-		-	-	-		-	1.5 3.4	3.8 7.8		$15.6 \\ 22.5$	20.5 25.1	$25.5 \\ 27.4$	29.8 29.8
_		_	_	-	-	-		-	-	1.9 4.3			6.7 9.7		11.6 12.5	15.2 15.2
$15.5 \\ 61.8$	$16.2 \\ 63.3$	17.8 63.8	$19.6 \\ 68.2$	21.9 74.0	24.9 81.6	26.3 82.3	29.7 85.9	34.4 92.3		50.3 114.4	58.7 119.8			$167.4 \\ 204.8$		
37.5 150.0		45.5 166.0	51.3 178.7	56.0 189.2	63.6 208.5	70.0 218.8		94.4 253.8	114.9 283.7		$151.2\\308.6$	205.6 378.6		446.7 546,1		
41.3	40.2	39.1	38.2	39.1	39.2	37.6	37.4	36.4	35.6	37.1	38.8	38,3	37.4	37.5	38.3	40.0
$142.1 \\ 568.4$		172.0 627.7		229.6 775.7	248.2 813.8				455.0 1123.5							
10.9	10.3	10.4	9.4	9.5	10.0	9.5	9.1	9.0	9.0	10,2	9.4	10,5	10.9	11.1	12.2	11.9

	Tyf	be of househ	old		Responden	at's weekly incom	ne	
Response	Single Married Other Under person couple type £15.00		£15-19.99	£20-29.99	£30 and over	All persons		
• • • • • • • • • • • • • • • • • • •	<u></u>			Pe	r cent			
Improve the house	18.1	15.9	19.9	16.5	17.0	23.2	23.9	19.0
Save or invest it	17.4	21.1	16.7	14.0	17.8	15.4	28.7	17.4
Give gifts to relatives	12.5	9.1	18.3	17.9	21.0	15.4	9.0	16.1
Have holiday	11.1	12.8	11.0	11.5	8.7	11.2	12.2	11.3
Buy clothes	9.7	7.4	6.3	9.2	6.6	4.7	2.7	6.9
Improve heating	9.7	7.6	5.4	5.8	11.7	8.4	3.3	6.4
Buy household durables	4.2	8.6	6.3	7.6	4.4	6.0	4.3	6.3
Buy food	5.6	4.9	3.7	5.3	3.3	2.5	2.4	4.1
Save for my funeral	2.1	4.3	2.6	3.3	1.1	3.6	1.5	2.8
Buy car	1.4	2.4	2.5	1.6	0.9	2.6	4.5	2.3
Other	8.3	5.8	7.4	7.3	7.5	7.1	7.6	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.9: Respondents' responses to the question, "If you were to receive an inheritance of (say) £500, what would you spendit on?" Classifed by type of household and income level

they would save or invest the money. This percentage was much higher among those with incomes in excess of £30 per week. About 16 per cent said they would use the money to make gifts to relatives and 11 per cent opted for a holiday. It is somewhat disturbing to note that about one respondent in 25 said they would use the money to buy food. As might be expected, this percentage is highest among those on incomes less than £15. To the extent that the responses are valid, this is surely an indicator of absolute (not merely relative) poverty in this group. The overall conclusion from this table seems to be that the respondents perceive their needs and priorities to be quite different from those which might be inferred from their incomes.

Chapter 4

EMPLOYMENT, OCCUPATION AND RETIREMENT

Introduction

Rottman et al., (1982), show that loss of gainful employment, through unemployment or retirement, causes a sharp increase in the probability of a given household being in poverty. In this chapter we shall show that labour force participation rates among the elderly have exhibited a persistent tendency to decline since 1961 and that this decline is closely linked to changes in the occupational structure of the labour force at or near retirement age. We shall see that nowadays it is only the self-employed, particularly farmers, who continue to work in substantial numbers beyond age 65.

Of course, cessation of employment has important consequences for other aspects of one's life besides income. It changes roles and relationships within the family. We have examined elsewhere the pattern of changing household headship in elderly households (see Gordon, Whelan and Vaughan, 1981). Furthermore, retirement usually leads to substantial increases in the amount of leisure time available. For some people, this represents an opportunity to engage in hobbies and other activities which they enjoy. Others find it difficult to adjust to the new routine. This problem is further discussed in Chapter 9 below.

Definitions

Before examining the data, a word or two on the subject of definitions is required. In this study, a person is termed "gainfully employed"

- (a) if the person is in paid employment (or self-employment), or
- (b) is temporarily not working because of sickness or injury but has a job to go back to, or
- (c) is sick or injured with no job to go back to but is intending to seek work, or
- (d) is unemployed, but seeking work.

A person is termed "not gainfully occupied"

(e) if the person is retired, or

- (f) if the person is not working because of long-term sickness or disablement, or
- (g) if the person is a housewife, or
- (h) if the person falls into any category other than those enumerated above.

In our survey we asked for the respondents' employment status in the seven days preceding the Sunday after which the interview was conducted. These definitions and time period are broadly consistent with those used in the Labour Force Surveys of 1975 and 1977. However, in the Census, employment status is only sought in the context of a person's principal or usual circumstances.

Labour Force Status

Table 4.1 shows the labour force status of males and females aged 65 and over in the period 1961 to 1977. The data for the years prior to 1975 are derived from the Census and represent individuals' own assessment of their status. The data for 1975 and 1977 are derived from the Labour Force Surveys and from the present sample, all of which used interviewers to collect the information, thus ensuring more careful adherence to conceptually meaningful and consistent definitions. There are, therefore, some discontinuities in the data as between the Census and the Labour Force Survey. For this reason it is not advisable to compare the Census results with those of the Labour Force Survey.

Even on this restricted basis, however, it seems clear that there is a trend downwards in the proportion of both males and females aged 65 and over who are at work. Thus, the Census figure for males at work was 49.2 per cent in 1961 and had fallen to 41.1 per cent by 1971. The Labour Force Surveys and the present sample all show that around one-quarter of those aged 65 and over were gainfully occupied in the years 1975 and 1977. In the case of females, the Census data show a decline from 14.8 per cent in 1961 to 11.1 per cent in 1971, while the Labour Force Surveys and present sample suggest that, in recent years, only about 4-5 per cent of women aged 65 or over are gainfully occupied. The "unemployment" rate among the elderly is very low, probably because they tend to consider themselves "retired" if they are not in employment, though it is possible that they might take work if a suitable job at an acceptable level of pay was offered to them. However, the duration of unemployment among the elderly who would like to find work is long. (See Whelan and Walsh, 1977.)

Turning now to the not-gainfully-occupied categories, we find that about 65-70 per cent of men are retired and 3-6 per cent are unable to work due to

		1961	(Census)	1966 ((Census)	1971 ((Census)		(Labour Survey)		(Labour Survey)		(present aple)
Principal labour fo	orce status	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females
A	NI- (000)	73.5	24.6	69.9	22.6	61.9	19.9	40.9	12.4	38.8	9.9	0.176	0.028
At work	No. (000) Per cent	73.5 49.2	24.0 14.8	46.6	13.1	41.1	11.1	28.1	7.2	25.7	5.5	26.5	3.9
Unemployed	No. (000) Per cent	3.4 2.3	0.2 <i>0.1</i>	2.7 1.8	0.2 <i>0.1</i>	4.2 2.8	0.4 <i>0.2</i>	1.2 0.8	0.0 <i>0.0</i>	1.0 <i>0.7</i>	0.2 <i>0.1</i>	0.004 0.6	0.000 <i>0.0</i>
Total gainfully occupied	No. (000) Per cent	76.9 51.5	24.9 15.0	72.6 48.4	22.9 13.2	66.2 44.0	20.3 <i>11.3</i>	42.1 28.9	12.4 7.2	39.8 26.4	10.1 <i>5.6</i>	0.180 <i>27.1</i>	0.028 <i>3.9</i>
Home duties	No. (000) Per cent	0.0 <i>0.0</i>	114.9 <i>69.3</i>	0.0 <i>0.0</i>	126.0 72.8	0.0 <i>0.0</i>	136.5 76.2	0.8 0.5	88.7 <i>51.2</i>	0.8 <i>0.5</i>	112.4 <i>62.5</i>	0.000 <i>0.0</i>	0.474 <i>65.2</i>
Retired	No. (000) Per cent	64.8 <i>43.4</i>	13.4 <i>8.1</i>	70.7 47.2	14.8 8.5			98.7 67.8	64.6 37.3	99.5 65.9	42.7 23.8	0.463 69.6	0.166 <i>22.8</i>
Unable to work due to permanent illness or disability	No. (000) Per cent					84.5 56.1	22.4 12.5			9.6 6.4	10.3 5.7	0.021 3.2	0.008 1.1
		7.6 5.1	12.6 7.6	6.6 <i>4</i> .4	9.4 5.4	J	ł	3.9 2.7	7.5 <i>4</i> .3				
Other	No. (000) Per cent	J	ŀ				J			1.3 0.9	4.2 2.3	0.001 <i>0.2</i>	0.051 7.0
Total not gainfully occupied	No. (000) Per cent	72.4 48.5	140.9 <i>85.0</i>	77.3 51.6	150.2 <i>86.8</i>	84.5 <i>56.1</i>	158.9 88.7	103.4 <i>71.1</i>	160.8 <i>92.8</i>	111.2 73.6	169.6 <i>94</i> .4	0.485 72.9	0.699 96.1
All persons 65 and over	No. (000) Per cent	149.3 <i>100.0</i>	165.8 <i>100.0</i>	149.9 100.0	173.1 100.0	150.6 <i>100</i> .0	179.2 100.0	145.5 100.0	173.2 100.0	151.0 <i>100.0</i>	179.7 <i>100.0</i>	0.665 100.0	0.727 100.0

Table 4.1: Number (in thousands) and percentage of males and females aged 65 and over, classified by principal economic status as recorded in the 1961, 1966 and 1971 Censuses, in the 1975 and 1977 Labour Force Surveys and in the present sample

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permanent illness or disability. Over 60 per cent of women aged 65 and over are engaged in home duties and just over one-fifth are retired. In the Labour Force Survey for 1975 there were problems with the definition of retirement and the figures for this year must be treated with some caution.

It is encouraging to note the close correspondence between the results of the present sample and those of the much more extensive Labour Force Survey carried out in the same year.

Activity and Retirement Rates

Table 4.2 shows the activity rate for the over 65s classified by age of respondent. As one might expect, the percentage of those aged 65 and over who are gainfully occupied falls with advancing age.

Age group		ntage of gainfully		Percentage of females who ar gainfully occupied				
	1961	1966	1971	1977	1961	1966	1971	1977
65-69	69.6	65.6	63.9	38.7	18.9	17.2	15.4	5.6
70-74	50.4	46.1	40.0	26.0	15.0	13.0	10.7	4.7
75 and over	35.3	32.4	26.2	15.5	11.8	9.8	7.8	1.6
All ages over 65	51.5	48.4	44.0	27.0	15.0	13.2	11.3	3.8

Table 4.2: Percentage of various age groups over 65 who were gainfully occupied as recorded in the Censuses of 1961, 1966 and 1971 and in the present sample (1977)

Table 4.3 shows estimates of the conditional retirement rates based on cross-sectional results from the Censuses of 1961, 1966, 1971 and the Labour Force Survey of 1977. The "conditional retirement" is an attempt to estimate the proportion of individuals who cease working at a certain date, conditional

Table 4.3: Conditional retirement rates, based on cross-sectional data from the Censusesof 1961, 1966 and 1971 and on the 1977 Labour Force Survey

Males					Females						
Age group	1961	1966	1971	1977	1961	1966	1971	1977			
30-44	-30.4	-32.8	-39.7	-27.4	58.7	60.6	43.8	54.3			
45-64	4.4	4.2	3.9	9.3	- 5.1	-6.9	~ 5.4	1.9			
65+	44.7	48.3	53.2	69.9	30.9	36.9	36.9	74.7			

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on having been in employment up to that date. For two contiguous age groups, t_1 and $t_2(t_2 > t_1)$ the conditional retirement rate r is defined as

Proportion employed in age group t_1 - Proportion employed in age group t_2

Proportion employed in age group t1

These rates will, of course, differ from those which could be calculated by examining the experience of the various birth cohorts. These differences can be attributed to such factors as mortality, emigration and variations in occupational structure between the cohorts. Only if the various determinants of the retirement rate were identical for all cohorts would the two sets of rates coincide. However, the rates shown in Table 4.3 do give some indication of changes in the patterns of exit from the labour force. The category of most interest for our present purposes is the conditional retirement rate at age 65 and over. This has risen continuously over the period examined, indicating an increase over time in the number of people retiring from work. The reader should note that the very marked change between 1971 and 1977 may be, in part, attributable to differences of definition in the Census and Labour Force Survey.

Occupations

The lifetime occupation of the individual may determine to a large extent the age at which that individual retires. It has been argued, for example, that "the ability of a worker to reduce work effort without severing the relationship with a long-term employer may depend on his occupation. In addition, desire to remain on the job is probably correlated with prestige and physical stress required by a particular job" (Clark, *et al.*, 1978). Of particular importance in Ireland is the flexibility which the self-employed have to reduce work effort without completely retiring.

In Table 4.4 are presented details of gainfully occupied persons aged 65 and over broken down by occupational status for the years 1961 to 1977, together with the occupational distribution of all persons in 1977. Of the elderly gainfully occupied, by far the greatest proportion are farmers. Over 60 per cent of all gainfully occupied fall into this category. Clearly, those working on their own account are far more likely to continue in employment than their paid counterparts.

Table 4.5 compares respondents' present and former or main-life occupations. For men, there is a much sharper contrast between the present and former distributions in urban than in rural areas. Since about two-thirds of women have been engaged in home duties up to age 65, and remain so engaged afterwards, the contrast between the two distributions is less marked for them than for men. This is true in both urban and rural areas.

		Gainfully occupied persons aged 65 and over											All ga	All gainfully occupied persons		
Broad occupational group		1961			1966			1971			1977			1977		
group	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	
								Per cent								
Agricultural workers	72.5	55.2	68.3	71.0	47.9	65.5	66.8	41.5	60.9	67.3	22.2	58.0	2 6. 7	6.2	21.1	
Producers, makers and repairers	6.1	2.7	5.3	6.7	3.0	5.8	7.1	3.3	6.2	7.0	*	6.1	25.6	13.1	22.2	
Labourers and unskilled workers (n.e.s.)	4.7	0.1	3.6	4.4	0.1	3.4	5.8	0.1	4.4	3.4	*	2.7	6.8	*	5.0	
Transport and com- munication workers	2.0	0.1	1.6	2.1	0.1	1.6	3.2	0.5	2.6	3.1	*	2.7	8.6	3.8	7.2	
Clerical workers	1.3	2.9	1.7	1.6	3.7	2.1	1.9	5.5	2.8	*	*	2.9	4.6	26.7	10.7	
Commerce, insurance and finance workers	6.2	13.2	7.9	6.7	14.3	8.5	6.7	14.1	8.4	7.7	24.2	10.9	9.5	12.9	10.4	
Service workers	1.6	11.9	4.2	2.0	14.4	4.9	2.8	15.4	5.7	2.8	19.2	6.4	4.0	14.2	6.8	
Professional and technical workers	3.4	13.1	5.7	3.6	15.7	6.5	4.4	19.1	7.9	5.6	22.2	9.0	8.8	21.7	12.3	
Others	2.2	0.8	1.8	1.8	0.8	1.6	1.3	0.6	1.1	*	*	1.4	5.5	0.9	4.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Table 4.4: Percentages of gainfully occupied persons aged 65 and over in the broad occupational groups, in 1961, 1966, 1971and 1977, together with the percentages of all gainfully occupied persons in these groups in 1977

*Number in cell too small to give reliable estimates.

Source: Census of Population 1961-1971, Labour Force Survey 1977.

		Urbar	a areas			Rura	l areas			All	areas	
	Ma	les	Fen	nales	Ma	ıles	Fen	ales	Ma	iles	Fen	nales
Occupation	Former occupation	Present occupation										
Self-employed with employees	3.6	1.2	1.7	0.8	6.6	0.0	0.9	0.2	5.7	0.4	1.3	0.4
Self-employed without employees	6.0	2.6	3.5	0.8	50.0	30.8	3.5	3.0	36.5	22.8	3.5	2.2
Professional/Management	9.4	1.2	3.3	0.3	1.1	0.2	2.8	0.0	3.6	0.6	3.0	0.1
Other non-manual	16.1	1.7	6.4	0.0	1.6	0.2	1.0	0.2	6.0	0.7	3.6	0.1
Skilled manual	23.0	2.6	1.0	0.3	7.7	0.2	1.4	0.0	12.4	1.2	1.2	0.1
Semi- and unskilled manual	41.2	3.8	18.1	1.9	32.4	0.8	7.3	0.0	35.1	2.0	12.5	1.0
Retired	0.0	83.1	0.0	25.1	0.0	63.6	0.0	20.7	0.0	68.2	0.0	22.8
Sick, disabled, un- employed	0.0	3.3	0.0	0.6	0.5	4.2	0.8	1.6	0.4	3.9	0.4	1.1
Housewife	0.0	0.0	62.4	65.2	0.0	0.0	71.6	65.3	0.0	0.0	67.2	65.1
Other	0.8	0.4	3.6	5.0	0.0	0.0	10.7	8.9	0.2	0.1	7.2	7.0
All occupations	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4.5: Former (main lifetime) and present occupation of respondents, classified by area of residence and sex

Chapter 5

WEALTH AND ASSETS

Introduction

In assessing the financial circumstances of the elderly, the level of their holdings of wealth is important for two reasons. (i) The interest or other income arising from the assets may be an important source of income for some individuals or households. We examined the average amounts of investment income as stated in our survey in Chapter 3 above where it was shown that about six per cent of households earned more than $\pounds 5$ per week from interest and other investment income. (ii) If a household possesses assets it usually has the option of translating these wholly or partly into cash income. Indeed, the permanent income hypothesis advanced by Friedman (1957) and others suggests that households at the end of the life cycle will behave in precisely this way.

This chapter examines the level and distribution of assets among the population aged 65 and over. Unlike the data on income, it is difficult to find corresponding data for the population as a whole. Lyons (1973) has published some interesting work on death duties but these data suffer from a number of deficiencies.

Respondents' replies to questions on their assets are usually expected to be even less reliable than their answers to questions on income. We were, therefore, very pleased to find that the responses from the elderly to our questions on this subject seem fairly accurate and complete. Only about 11 per cent of respondents refused to give any details of their wealth. This nonresponse is unlikely in itself to lead to substantial bias. Our success in obtaining these responses is probably attributable to two steps we took: (i) at this point in the questionnaire, we reassured respondents about the confidentiality of the information they were giving and (ii) we asked respondents to indicate which size category their savings fell into rather than requiring them to state the exact amount involved. Of course, this means that most of the figures given below are rather more approximate than the other data in our survey but this problem is unlikely to be serious provided the distributions within the categories are symmetric.

Furthermore, the sampling errors attributable to estimates of savings are likely to be greater than those attaching to some of the other variables we examined, because savings is a highly skewed variable (large numbers with zero savings and a few individuals with very high savings) with a large variance. The reader should bear these difficulties in mind when interpreting the data presented below.

Rate of Saving and Total Amount Saved

Table 5.1 shows that, on average, respondents reported saving about $\pounds 1.33$ in the week prior to interview. Persons living alone in urban areas said they saved appreciably more (an average of $\pounds 1.91$) and married couples in rural areas somewhat less than the overall average. However, as Table 5.2 shows, about two-thirds of respondents did not save anything in the week prior to interview. Thus, the average amount saved by those who did save something is about three times the overall average shown in Table 5.1.

Table 5.3 gives a breakdown of average savings by respondents (a) at time of interview and (b) at the time the respondent reached age 65. On a per person basis, savings averaged about £500 while average savings per household

Type of household		Area	
×)po oj //omono.	Urban	Rural	All areas
		£	
Single person	1.91	1.03	1.49
Married couple	1.18	1.01	1.08
Other type of household	1.23	1.41	1.35
All types	1.35	1.31	1.33

Table 5.1: Average savings in the week prior to interview, classified by area and type of household

 Table 5.2: Percentage of respondents who reported saving something in the week prior

 to interview, classified by area and type of household

Type of household		Area	
Type of nousehold	Urban	Rural	All areas
		Per cent	
Single person	38.9	36.1	37.4
Married couple	32.5	26.2	29.1
Other type of household	39.1	33.8	35.7
All types	37.9	33.0	35.0

Type of	Ur	ban	Rı	ıral	All	areas
household	Average per person	Average per household	Average per person	Average per household	Average per person	Average per household
		(a) A	lverage savings	at time of inte	rview	
				£		
Single person	1,122	1,122	308	308	721	721
Married couple	930	1,403	571	846	730	1,082
Other type	560	674	366	451	434	531
All types	728	871	387	477	520	632
		(b) Aver	age savings at a	ege 65		
Single person	1,078	1,078	377	377	733	733
Married couple	712	1,045	580	784	639	894
Other type	399	473	326	419	363	439
All types	579	680	365	455	449	545

Table 5.3: Average (per person and per household) amount respondents reported having saved (a) at time of interview and (b) at age 65, classified by area and type of household

were about $\pounds 600$. Savings appear to be substantially higher in urban than in rural areas. In urban areas, respondents living alone had higher savings than those living in other types of household, but the opposite pattern prevailed in rural areas.

The level of savings at time of interview does not differ very much from that which respondents reported they had at age 65. Given the high levels of inflation experienced in recent years, this suggests considerable real dissaving by the elderly, a phenomenon which would be consistent with a "permanent income" type hypothesis about consumption over the life cycle.

Table 5.4 investigates dissaving in nominal terms, i.e., it examines those respondents who had lower savings at the time of interview than they had when they were 65. Overall, about 15 per cent of respondents reported dissaving in nominal terms. This proportion was highest among those living alone. Respondents who reported dissaving were asked the reasons why they had run down their savings. The answers they gave are shown in Table 5.5 classified into three categories. By far the most common reason given (mentioned by 61 per cent) was that the respondent had to use their savings in order to live. About a quarter said they made gifts to relatives or heirs and the remaining 14 per cent mentioned a wide variety of other reasons.

Are your savings now			Urban				Rural				All areas	
less, the same or more than they were when you were 65?	Single person	Married couple	Other type of household	All households	Single person	Married couple	Other type of household	All households	Single person	Married couple	Other type of household	All households
							Per cent					
Less	20,0	17.8	13.2	15.3	16.2	13.0	15.8	15.5	17.7	14.9	14.8	15.4
The same or more	80,0	82.2	86.8	84.7	83.8	87.0	84.2	84.5	82.3	85.1	85.2	84.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

 Table 5.4: Response to the question "Are your savings greater or smaller now than they were when you were 65?", classified by area and type of household

Table 5.5: Reasons given for running down their savings by respondents who had lower savings at time of interview than they had when they reached 65, classified by area and type of household

			Urban				Rural				All areas	
Reason given	Single person		Othe r type of ho usehold	All households	Single person	Ma rri ed couple	Other type of household	All households	Single person	Married couple	Other type of household	All households
	÷						Per cent	····· · ···		<u> </u>	<u> </u>	
Had to use savings to live	53.3	77.8	70.2	67.6	63.6	61.0	55.8	57.2	57.7	69.9	60.0	61.0
Made gifts to heirs	20.0	4.0	20.9	17.5	9.1	14.5	35.2	30.0	15.4	8.9	31.1	25.4
Other	26.7	18.2	8.9	14.9	27.3	24.5	9.0	12.8	26.9	21.1	8.9	13.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.6 shows respondents' savings at time of interview and at age 65 classified by age and sex of respondent. In general, women report substantially lower levels of savings than men — an average of £417 for women as compared with £636 for men. Men's savings do not appear to vary much with age. There appears to be more variability in women's savings but this may be due to the fact that a higher proportion of women report no savings, which will increase the variance and hence reduce the precision of the estimate of average savings.

Age group	Males	Females	Both sexes
<u></u>	(a) Av	erage savings at time of int	terview
		£	
65-69	626	476	547
70-79	630	413	520
80+	673	319	471
All ages	636	417	520
		(b) Average savings at age	65
		£	
65-69	627	401	507
70-79	601	273	433
80+	575	306	422
All ages	606	325	449

Table 5.6: Average amount respondents reported having saved (a) at time of interview,(b) at age 65, classified by sex and age of respondent

Distribution of Savings

Table 5.7 shows the size distribution of savings on a per person basis. Over half of the respondents (about 55 per cent) said they had no savings at all at the time of the interview and 64 per cent that they had no savings at age 65. About 10 per cent of respondents said that they had under £100 in savings, about 19 per cent that they had £100-499, seven per cent that they had £500-999 and the remaining 10 per cent had over £1,000. This table also shows the respondent's estimate of the value of any houses and/or land that he owned. This is clearly a rather subjective basis for valuation but the results obtained were reasonably consistent with approximate estimates of the value of the house made by the interviewers. About 55 per cent of respondents owned no houses or land. About 12 per cent owned property which they valued at under £5,000, 14 per cent valued their property at

	Savings o	at time of in	terview	Sat	ings at age (<i>65</i>	Value of house and land		
Value of s avings /house	Urban	Rural	All areas	Urban	Rural	All areas	Urban	Rural	All areas
		<u></u>			Per cent				
£0'	52.2	56.2	54.6	63.6	65.0	64.4	58.3	53.0	55.1
£ 1- 49	5.4	5.0	5.2	2.4	4.7	3.8	_		_
£ 50- 99	4.4	4.4	4.4	2.8	2.2	2.4	—	_	
£ 100-199	8.3	7.4	7.8	5.4	4.4	4.8		_	—
£ 200- 499	10.5	11.2	10.9	9.7	9.6	9.6		0.2	0.1
£ 500-999	6.6	7.2	7.0	5.6	6.0 ·	5.8	0.3	1.6	1.1
£ 1.000-1.999	3.9	4.1	4.0	3.6	3.6	3.6	0.8	4.7	3.1
£ 2,000-4,999	3.8	3.1	3.4	3.0	3.2	3.1	4.7	9.4	7.5
£ 5,000-9,999	2.1	1.1	1.5	2.6	1.0	1.6	17.2	11.0	13.5
£10,000 and over	2.7	0.3	1.2	1.4	0.4	0.8	18.7	20.0	19.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5.7: Size distribution of reported savings at time of interview and at age 65, together with that of the value of house(s)
and/or land owned, classified by area (percentage of persons in the stated categories)

	Savings (at time of in	terview	Sat	vings at age (65	Value of house and land		
Value of savings/house	Urban	Rural	All areas	Rural Urban Rural		All areas	Urban	Rural	All areas
					Per cent				
£0	47.3	53.1	50.8	60.0	61.8	61.1	48.1	39.1	42.8
£ 1- 49	6.4	4.4	5.2	3.0	3.6	3.3			_
£ 50- 99	3.7	3.6	3.6	2.6	2.7	2.7		-	
£ 100- 199	8.5	7.5	7.9	5.2	4.9	5.0	_		-
£ 200- 499	11.6	12.0	11.9	10.6	9.9	10.2	_	0.3	0.2
£ 500- 999	8.5	8.4	8.5	6.0	6.8	6.5	0.4	1.9	1.3
£ 1,000-1,999	4.4	5.6	5.1	4.7	5.0	4.9	1.5	6.3	4.3
£ 2,000-4,999	4.3	3.4	3.7	3.0	3.3	3.2	5.7	11.8	9.4
£ 5,000-9,999	2.6	1.5	1.9	3.1	1.5	2.1	20.9	14.2	16.9
£10,000 and over	2.8	0.4	1.3	1.7	0.6	1.0	23.3	26.4	25.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

 Table 5.8: Size distribution of reported savings (a) at time of interview, (b) at age 65, together with that of the value of house and/or land owned, classified by area (percentage of households in the stated categories)

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 $\pounds 5,000-9,999$ and the remaining 20 per cent owned houses and/or land worth $\pounds 10,000$ or more.

Table 5.7 showed the distribution across individuals. It could be that the distribution across households would be much less unequal if, for instance, most husbands had savings while most wives did not. Table 5.8 shows the size distribution of savings across households. The general pattern shown differs very little from that exhibited by the per person data. The distribution has very strong positive skewness with over half of the households stating that they have no savings while some 12 per cent have over £1,000. About a quarter of households own houses or land which they value at £10,000 or more.

The form in which respondents keep their savings is shown in Table 5.9. Bank deposit accounts are the most popular saving medium. About 29 per cent of those who save use the Post Office Savings Bank and about 18 per cent keep their savings in cash. Building societies are much more popular in urban than in rural areas, but the proportion of rural respondents who keep their savings in cash is about twice that of urban respondents.

Debt

Concern is sometimes expressed about the extent of debt among the elderly. All respondents were asked "have you ever been in substantial debt since reaching age 65?" The answers given are shown in Table 5.10. Overall, some four per cent of respondents reported having been in "substantial debt". In urban areas the percentage of those living alone who had been in debt was about eight per cent.

orm in which savings held	Urban	Area Rural	All area
		Per cent	
Building Society	8.1	0.9	4.0
Bank deposit	35.9	44.3	40.7
PO Savings Bank	34.4	24.3	28.6
Other state scheme	5.5	4.2	4.8
Stocks/shares	1.6	2.6	2.2
Cash	11.9	22.9	18.2
Other	2.6	0.9	1.6
Total	100.0	100.0	100.0

Table 5.9: Form in which savings are held, classified by area

Have you been in			Urban		Rural					All areas			
substantial debt since reaching 65?	Single person	Married couple	Other type of household	All households	Single person	Married couple	Other type of household	All households	Single person	Married couple	Other type of household	All households	
· · · · · · · · · · · · · · · · · · ·				<u> </u>			Per cent						
Yes	7.5	3.7	2.7	3.8	4.1	3.2	5.2	4.8	5.5	3.4	4.2	4.4	
No	92.5	96.3	97.3	96.2	96.0	96.9	94.8	95.1	94.6	96.7	95.8	95.5	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Table 5.10: Percentage of respondents aged 65 and over who have been in substantial debt since reaching 65, classified by area andtype of household

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Chapter 6

EXPENDITURE

Introduction

While the present inquiry could not hope to compete in size or level of detail with the Household Budget Inquiry conducted by the Central Statistics Office, it was considered worthwhile to collect some data on the expenditure patterns of the elderly. It was hoped that these data would shed some light on such issues as the effects of certain types of price increase on the elderly.

A number of problems arose in collecting expenditure data in our survey. First, interviews were with individuals whereas the spending unit is the household. We, therefore, asked each respondent whether he or she was responsible for the household expenditure or not. Those who were responsible for making the household's weekly purchases were asked how much they had spent in the week prior to interview and those who were not responsible were asked to give details of their contribution to household expenses and of any expenditures they had made over and above this.

Secondly, it was not feasible for us, given our resources, to adopt the elaborate diary approach used in the Household Budget Inquiry. Hence, we had to rely on respondents' recollection of expenditures over the previous week. Recall is likely to be clearer in the case of frequently bought items such as food than in the case of items purchased irregularly. Thus, memory bias was likely to be particularly severe in relation to expenditure.

A third difficulty arose in relation to large irregular purchases such as clothes and consumer durables. In our relatively small sample very few respondents would have purchased such items within the past week. We decided, therefore, to ask about purchases of these items over the year prior to interview. This procedure is, of course, likely to exacerbate memory problems.

In view of these problems, we have decided to include in this section a comparison of the expenditure pattern in our sample with that shown for the 1973 Household Budget Inquiry by Murphy (1975). First of all, however, we present the results of our own survey.

Expenditure Patterns in the Present Survey

The data given by those individuals who were responsible for household

expenditure is shown in Table 6.1. Food constitutes by far the most important category of expenditure for all the groups shown. Overall, about 65 per cent of expenditure is on food. The next most important category is fuel, electricity and gas which constitutes about 15 per cent of the average budget. When interpreting the figures on expenditure on drink and tobacco, readers should bear in mind that expenditure on these items is almost always understated in household budget inquiries. The most obvious difference between urban and rural areas is the fact that housing costs appear to be much lower in rural areas for households other than single person households.

Table 6.2 analyses the answers given by persons who were not responsible for household expenditure. They report that, on average, about threequarters of their total expenditure goes on their contribution to household expenses. An average of nearly 90 pence per week is spent on drink and about the same amount on tobacco. They claim to save an average of about $\pounds 1.30$ per week.

All respondents were asked how much they had spent on clothes and shoes in the previous year (Table 6.3). The amounts reported are very small – an average of about £17 on clothes and £7 on shoes. Expenditure on these items appears somewhat higher in rural than in urban areas. Respondents were also asked whether the household purchased consumer durables over the previous year. An average expenditure of about £20 was reported. Again the average was somewhat higher in rural than in urban areas. The low levels of expenditure on clothes, shoes and durables suggest that many respondents tend to live from week to week and, given their expenditure on the necessities of life, find it difficult to accumulate enough to purchase many of these items.

Comparison with the Household Budget Inquiry

The comparison mentioned above between the expenditure data from the present study and those from the Household Budget Inquiry is shown in Table 6.4. While some of the differences are no doubt attributable to changes in expenditure patterns between 1973 and 1977 (e.g., the sharp increase in energy prices goes some way to explaining the higher level of expenditure on fuel and light in 1977), there seem to be substantial discrepancies which can only be attributed to the differences in methodology and problems of memory bias mentioned above. Thus, the level of expenditure on other goods and services appears to be understated in our inquiry as does expenditure on durables and on clothing and footwear. This understatement leads to overstatement of the percentage of expenditure devoted to food.

N . 1	Urban					Rural				All areas			
Expenditure on:	Single person	Married couple	Other type of household	All households	Single person	Ma rri ed couple	Other type of household	All households	Single person	Married couple	Other type of household	All households	
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	·	£						
Food	7.79	1 6.1 7	18.29	13.94	7.08	12.63	16.06	12.67	7.46	14.25	17.08	13.29	
Drink	0.32	0.65	0.32	0.37	0.89	0.57	0.56	0.66	0.58	0.61	0.45	0.52	
Cigarettes and tobacco	0.57	0.88	0.55	0.60	1,00	0.93	0.75	0.85	0.77	0.91	0.65	0.73	
Books, newspapers	0.65	0.66	0.73	0.69	0.40	0.47	0.50	0.46	0.53	0.56	0.60	0.57	
TV rental	0.31	0.30	0.52	0.41	0.19	0.28	0.30	0.26	0.25	0.29	0.40	0.34	
Fuel, electricity, gas	2.69	4.46	3.31	3.23	2.23	3.63	3.40	3.07	2.48	4.01	3.36	3.14	
Other items	0.78	0.93	0.97	0.89	0.62	0.71	0.93	0.81	0.72	0.79	0.97	0.85	
Rent or mortgage	1.27	1.04	1.26	1.23	1.43	0.22	0.31	0.65	1.34	0.59	0.75	0.93	
Total	14.38	25.09	25.95	21.36	13.85	19.45	22.81	19.43	14.13	22.00	24.26	20.37	

Table 6.1: Average expenditure in week prior to interview by the household as reported by respondents who were responsible for this
expenditure, classified by area and type of household

Expenditure on:	Urban				Rural		All areas			
	Married couple	Other type of household	All households	Married couple	Other type of household	All households	Married couple	Other type of household	All households	
					£			· · · · · · · · · · · · · · · · · · ·		
Snacks, etc.	0.10	0.23	0.21	0.08	0.38	0.34	0.09	0.33	0.30	
Drink	0.92	0.76	0.79	1.03	0.87	0.89	0.99	0.83	0.86	
Tobacco, cigarettes	1.21	0.85	0.91	1.03	0.84	0.87	1.10	0.84	0.88	
Books, newspapers	0.57	0.41	0.44	0.40	0.25	0.27	0.47	0.30	0.32	
Savings	1.23	1.45	1.41	0.84	1.33	1.27	1.00	1.37	1.32	
Gifts	0.23	0.63	0.56	0.95	0.30	0.39	0.65	0.41	0.44	
Other items	0.39	0.36	0.37	0.57	0.41	0.43	0.50	0.39	0.41	
Contribution to household										
expenses	19.11	13.36	14.39	17.05	11.82	12.49	17.89	12.30	13.11	
Total	23.76	18.05	19.08	21.95	16.20	16.95	22.69	16.77	17.64	

Table 6.2: Average expenditure in week prior to interview of respondents who are not responsible for overall householdexpenditure, classified by area and type of household

			Urban				Rural				All areas	
	Single person	Married couple	Other type of household	All households	Single person	Ma rr ied couple	Other type of household	All households	-	Married couple	Other type of household	All household
							£					
Average expenditur per person on:	e											
Clothes Shoes	10.58 5.39	15.20 5.45	12.32 5.09	12.46 5.20	9.76 4.55	16.79 7.22	21.57 7.73	19.54 7.29	10.19 4.98	16.08 6.43	18.16 6.77	16.70 6.46
Total	15,97	20.65	17.41	17.66	14.31	24,01	29.30	26.38	15.17	22.51	24.93	23.16
Average expenditur per person on:	e											
Durable goods	5.98	6.32	21.69	16.05	1.30	11.62	28.02	22.19	3.78	9.34	25.67	19.69

Table 6.3: Average expenditure per person aged 65 and over on (a) clothes and (b) shoes during the year prior to interview, together with average household expenditure on durable goods during that year, classified by area and type of household

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	Presen	it survey	HBI	1973			
Category of expenditure	Single person	Married couple	Single person	Married couple			
		al expenditure	ture				
Food	51.5	61.3	40.8	36,7			
Drink and tobacco	9.3	6.5	7.4	10.8			
Clothing and footwear	2.0	3.7	5.0	7.3			
Fuel and light	17.1	17.3	12.1	8.7			
Housing	9.2	2.5	11.9	8.6			
Durables	0.5	1.5	2.9	3.2			
Other goods and services	10.4	7.1	19.9	24.6			
All items	100.0	100.0	100.0	100.0			

Table 6.4: Comparison of expenditure patterns in the present survey with those in the1973 Household Budget Inquiry for single person households 65 and over and for marriedcouples where head of household is 65 or over

Chapter 7

HOUSEHOLD TYPE, NEIGHBOURHOOD AND HOUSING

Introduction

While the financial resources examined in the last four chapters are probably the main determinant of the standard of living of the elderly, information on housing is also important. Power (1980) in the "Old and Alone in Ireland" study emphasised the poor quality of housing and lack of amenities of elderly persons living alone. Indeed, the level of deprivation documented in his findings is greater than would be expected on the basis of the income data presented above. As we shall see, our survey corroborates these findings in relation to the housing conditions of the elderly in general, but especially of those living alone.

There are a number of reasons why the housing conditions of the elderly are even poorer than might be expected on the basis of their incomes. In the first place, it is to be expected that the elderly will tend to live in older dwellings in which the original amenities did not include all that would be normal in a modern house such as inside toilets, bathroom, etc. The cost of improving the dwelling may be substantial and involve the expenditure of capital sums beyond the financial reach of the household. Even though pensions may have kept up with, or even exceeded, cost-of-living increases, they may not have increased fast enough to enable elderly households either to make up for the depreciation of existing household capital or to finance major purchases of consumer durables.

Secondly, the priorities of the elderly may be different from those of younger people and they may decide not to spend money on improving household facilities even when they have the funds. They may find their existing housing conditions acceptable since they have been accustomed to them all their lives. This helps to explain the finding, noted in the "Old and Alone" study and replicated in our own survey, that a much larger proportion of elderly people reported that they were satisfied with their housing conditions than one would have expected on the basis of the characteristics of the dwelling.

One **aspect of the** housing of the elderly that is of considerable policy relevance is the question of residential mobility among the elderly, especially those resident in smaller households. It can be argued that some part of the

country's housing problems are due, not to a lack of dwellings, but to a mismatch between the size and types of household seeking accommodation and the actual allocation of dwellings to households. One method which has been suggested to alleviate this problem is to encourage households nearing the end of the life cycle to move into smaller dwellings, so freeing the larger dwellings for larger, younger, families. Further advantages to this suggestion include the possibility that the new dwellings could be better equipped and easier to maintain than the older ones. Of course, the implementation of any such scheme would have to be on a voluntary basis and would need to operate with sensitivity and understanding. Many old people have developed a genuine and deep-seated attachment to their home and neighbourhood. For them moving house could be a very traumatic experience.

However, our data do give us some idea what proportion of the elderly consider their dwelling too big and how many would be interested in moving to a smaller premises if this could be arranged.

Our analysis begins with an examination of the types of household in which elderly people live. It is not frequently realised that only a minority of persons aged 65 and over live alone or with an elderly spouse only, while the majority live in larger households. We then go on to examine the housing conditions of the elderly as disclosed by our own survey. We begin by analysing various aspects of the areas in which they live and their reactions to them. The quality and amenities of their dwellings are then considered, and in the final section of the chapter we attempt to identify those subgroups in the population whose housing is most inadequate.

Type of Household

As we shall see, the type of household in which an elderly person lives is a major determinant of many aspects of their lifestyle. Table 7.1 shows the percentage of persons aged 65 and over resident in four different types of household as recorded in the Censuses of 1961, 1966 and 1971. Probably the most striking feature of these data is the relatively small proportion of the elderly who live alone. In 1971, for instance, about 13.1 per cent lived alone and a further 13.6 per cent lived in households consisting of a man and wife only. It is, however, worth noting from this table that the proportion living in "other" types of private household has been tending to decline — it fell from 72.5 per cent in 1961 to 65.1 per cent in 1971. The proportion living alone or in man-and-wife households has shown a corresponding increase.

We shall show below that the quality and amenities of the dwellings occupied by single person elderly households are markedly poorer than that occupied by other households. It is, therefore, interesting to speculate

Tube of household	19	61	19	66	1971				
Type of household	Number	Per cent	Number	Per cent	Number	Per cent			
Single person household	32,210	10.2	35,024	10.8	43,109	13.1			
Man and wife	30,058	9.5	35,977	11.1	44,754	13.6			
Other types of private									
household	228,550	72.5	225,640	69.9	214,820	65.1			
Institutions etc.	24,245	7.7	26,366	8.2	27,136	8.2			
All types	315,063	100.0	323,007	100.0	329,819	100.0			

Table 7.1: Number and percentage of persons aged 65 and over living in different typesof household in 1961, 1966 and 1971

Source: Census of Population 1961, 1966 and 1971.

as to why this rise is taking place. One factor involved is certainly the increasing urbanisation of the Irish population. Table 7.2 shows that a higher proportion of the elderly live alone in the County Boroughs of Dublin, Cork, Limerick and Waterford than in other parts of the country. However, this overall pattern conceals a substantial divergence between the sexes. In the citics only about eight per cent of men live alone compared with nearly 20 per cent of women. In the other areas, roughly equal proportions of men and women live alone. This pattern is no doubt due to differential rates of marriage, life expectancy and migration in urban and rural areas.

Neighbourhood Conditions and Respondents' Views about them

The remaining tables in this chapter relate to the housing conditions of the elderly as revealed in our survey. We were fortunate that our study went into the field shortly after Davis and Fine-Davis commenced a nationwide survey of Social Indicators of Living Conditions and Attitudes to Social Issues (Davis and Fine-Davis, 1982). We were able to utilise similar questions to those employed by Davis and Fine-Davis and so present comparisons between the responses of the elderly and those of the general population to these questions. In the following tables data from our sample of persons 65 and over is headed "Present Sample" whereas Davis and Fine-Davis's results are headed "Nationwide Sample". In most of the tables the data from the present sample are broken down by type of household (i.e., single person, married couple and other) and the data from the nationwide sample are sub-divided into those aged 65 and over and the remainder.³

^{3.} Where necessary, the nationwide survey data have been re-weighted appropriately to give unbiased estimates of household characteristics.

		Males			Females			Persons	
Region	Total	Number living alone	Percentage living alone	Total	Number living alone	Percentage living alone	Total	Number living alone	Percentage living alone
County Boroughs									. ·· = =
Dublin and Dun Laoghaire	23,337	1,945	8.3	37,718	7,863	20.8	58,926	9,808	16.6
Cork	4,503	396	8.8	7,443	1,327	17.8	11,946	1,723	14.4
Limerick	1,977	170	8.6	2,920	485	16.6	4,897	655	13.4
Waterford	1,146	90	7.9	1,802	351	10.5	2,948	441	15.0
Other areas									
Rest of Leinster	36,360	4,306	11.8	43,635	5,997	13.7	82,124	10,303	12.5
Rest of Munster	40,056	4,378	10.9	43,246	5,581	12.9	83,302	9,959	11.9
Connacht	28,800	3,511	12.2	27,806	2,871	10.3	56,606	6,382	11.3
Ulster	14,458	1,966	13.6	14,612	1,872	12.8	29,070	3,838	13.2
All areas	150,637	16,762	11.1	179,182	26,347	14.7	329,819	43,109	13.1

. Table 7.2: Number and percentage of persons aged 65 and over living alone classified by sex and region

Source: Census of Population 1971.

THE ECONOMIC AND SOCIAL RESEARCH INSTITUTE

We begin with Table 7.3 which presents data on the conditions of respondents' neighbourhoods as noted by the interviewers. There are few striking differences between the results of the present sample and those of the nationwide sample. However, in the data on those aged 65 and over there is, in respect of each of the three aspects mentioned (appearance, conditions of road and footpaths and conditions of other properties), a slight tendency for the single person households to live in inferior conditions.

We next examine respondents' use of, and attitudes towards, public transport in their local area. Table 7.4 presents the relevant data. Overall, just under half of the respondents use public transport for most of their journeys. There are, however, substantial differences between those resident in urban and those resident in rural areas. Some two-thirds of urban residents use public transport compared with about one-third of rural residents. In both types of area, persons living alone tended to use public transport to a greater extent than did those resident in "other" types of household. This is probably due to the higher percentage of "other" households who have cars. The heavy reliance of rural residents on private transport should be noted.

Table 7.4 also shows respondents' satisfaction with public transport services. Satisfaction, like usage, appears to be somewhat higher in urban than in rural areas. About 48 per cent of those in urban areas were very satisfied compared with 31 per cent in rural areas, and nine per cent of urban dwellers were very dissatisfied compared with 13 per cent of those in rural areas.

Concern is often expressed about the effects of the increasing crime rate on the elderly. Not only are the elderly frequently the victims of crime but the fear of becoming a victim can cause severe worry and stress. In relation to four aspects of personal safety (burglary, vandalism, assault and danger from traffic) we asked respondents whether they considered there was a problem in their area and also whether they ever had personal experience of each type of hazard. The answers were surprising in that there was a general tendency for old people to be less concerned about these problems than the population as a whole. This was true in rural areas of all types of hazard and in urban areas was true of all but vandalism. Of course, concern about these issues is stronger in urban areas among the population as a whole (both elderly and not elderly) than it is in rural areas. On the whole, very few persons in the sample reported being victims of the four hazards cited. Vandalism is the most commonly reported problem - in urban areas as many as 11 per cent of elderly people living alone said that they had been victims of vandalism within the past three years. It is sometimes thought that elderly women are more affected by these hazards than elderly men. However, Table 7.6 shows that there are practically no substantial differences between

				Urban a	reas						Rural as	reas						All are	as		
Interviewers' evaluation		Present	sample		Nati	onwide sam	ple		Present	sample		Nati	onwide sam	ple		Present	sample		Nati	onwide sam	ple
of the neighbourhood conditions	Single person	Married couple	Other type of hshld	All house- holds	No member over 65	At least 1 member over 65	All house- holds	Single person	Ma rri ed couple	Othe r type of hshld	All house- holds	No member over 65	At least 1 member over 65	All house- holds	Single person	Married couple	Other type of hshld	All house- holds	No member over 65	At least 1 member over 65	All house holds
Appearance of neighbour- hood Plenty of trees, shrubs																					
grass or open space	16.0	21.6	16.8	17.2	26.7	30.9	27.8	47.8	50.5	58.5	52.3	53.0	58.7	55.2	31.0	38.0	39.8	37.9	38.4	46.8	41.1
Inderate amount of																					
the above	35.8	24.3	29.1	30.1	30.5	17.3	27.0	31.1	32.6	33.5	33.0	30.8	26.1	29,0	33.5	29.0	31.8	31.8	30.4	22.0	27.7
Only very few of the above		24.1	26.7	25.9	21.3	23.5	21.9	14.9	12.3	10.8	11.6	12.1	11.7	12.0	20.0	17.4	16.8	17.4	17.4	16.3	17.2
None	23.5	30.0	27.4	26.8	21.4	28.2	23.2	6.8	4.5	2.2	3.1	4.0	3.5	3.8	15.5	15.5	11.7	13.0	13.8	14.4	14.0
Prevailing condition of coads and footpaths Good condition	46.2	69.5	61.6	59,0	61.6	54.7	59.7	36.5	40.6	38,8	38.7	45.7	49.5	47.1	41.6	53.1	47.4	47.0	54.9	52.0	58.9
Generally good but some epair necessary	46.2	22.8	30,7	33.3	29.9	34.5	31.1	35.1	30.5	37.1	36.1	31.0	30.6	30.8	40.9	27.2	34.6	35.0	30.4	32.0	30. 9
Quite a lot of repair necessary	6.3	6.7	6.3	6.3	6.4	8.3	6.9	12.2	18.4	16.0	15.7	14.8	13.1	14,2	9.1	13.3	12.4	11.9	10.0	10.9	10.2
arge amount of repair necessary	1.3	1.1	1.5	1.4	1.9	2.5	2.1	16.2	10.5	8.0	9.5	8.5	6.8	7.9	8.4	6.4	5.6	6.2	4.8	5.1	4.9
Prevailing condition of other properties																					
Vell maintained and tidy	54.3	59.4	54.4	55.0	61.7	59.7	61.2	32.4	45.9	40.1	39.6	56.6	56.0	56.5	43.9	51.6	45.5	45.9	59.9	58.0	59.3
Generally well maintained	27 .2	28.4	35.3	32.5	28.4	28.9	28.4	35.1	36.0	32.8	33,5	29.9	28.7	29.1	31.0	32.6	33.7	33,1	28.7	28.2	28.6
Juite a lot of poor naintenance	11 .1	8.9	7.1	8.3	7,2	7.9	7.4	6.8	3.6	12.2	10.4	10.0	11.4	10.6	9.0	5.9	10.3	9.5	8.3	9.6	8.7
enerally poorly main- nined	7.4	3.3	3.2	4.2	2.7	3.5	2.9	18.9	7.3	7.9	9.4	3.5	4.4	3.8	12.9	5.5	6.1	7.3	3.1	4.1	3.4
Respondents' dwelling iso- ated - no comparison																					
possible	0.0	0.0	0.0	0.0	-	-	-	6.8	7.3	7.1	7.1	_			3.2	4.4	4.4	4.2	-	-	

Table 7.3: Neighbourhood conditions of households in the present sample (each of which contains at least one person aged 65 or over) and in the nationwide sample of all households, classified by household type and area

ECONOMIC AND SOCIAL CIRCUMSTANCES OF THE ELDERLY

Table 7.4: Percentage of respondents who use public transport for most of the journeys they make, together with reported	
satisfaction with public transport, classified by area and type of household	

		U	rban			R	Rural		All areas					
	Single person	Married couple	Other type	All households	0	Married couple		All households	Single person	Married couple	Othe r type	All household		
						Pe	r cent							
Percentage of respondents who use public transport for most journeys	73.1	71,3	63.1	66.3	37.8	38.0	30.3	32.3	55.9	53.0	42.3	45.8		
Satisfaction with public transpo	ort:													
Very satisfied	49.4	48.6	47.6	48.1	27.8	32.4	31.5	31.2	39.1	39.8	37.3	37.9		
Fairly satisfied	31.6	27.3	34.9	33.0	37.5	35.8	36.2	36.3	34.4	31.9	35.9	35.1		
Fairly dissatisfied	8.9	9.9	9.5	9.4	16.7	13.8	20.6	19.2	12.6	12.0	16.4	15.2		
Very dissatisfied	10.1	14.3	8.0	9.5	18.1	17.9	11.8	13.3	13.9	16.3	10.4	11.7		

				Urban area	15	2 2.1.5 Margare					Rural are	as	- Fridanska					All area	\$		
		Present	•			onwide sa	mple		Present				onwide sa	mple		Present	sample			onwide sa	mple
Hazard	Single person	Ma rri ed couple	Other type of hshld	All persons	Persons 65 and over	Persons under 65	All persons	Single person	Ma rr ied couple	Othe r type of hshld	All persons	Persons 65 and over	Persons under 65	All persons	Single person		Othe r type of hshid	All persons	Persons 65 and over	Persons under 65	All pe r son s
Burglary Very much a problem A bit of a problem Not much of a problem No problem Experienced within last three years	7.4 17.3 12.3 63.0 3.8	8.8 17.4 16.2 57.5 4.2	9.5 14.6 16.0 59.9 2.6	9.0 15.6 15.4 60.0 3.1	10.1 18.9 20.9 50.0	12.7 20.7 18.8 47.9	12.3 20.4 19.1 48.2	4.1 8.1 6.8 81.1 2.7	0.0 5.0 12.7 82.3 1.8	0.3 4.4 7.5 87.8 0.0	0.6 4.8 8.2 86.3 0.5	3.3 8.9 9.9 77.9	2.6 7.0 11.6 78.7	2.8 7.4 11.2 78.6	5.8 12.9 9.7 71.6 3.3	3.7 10.3 14.2 71.9 2.8	3.5 7.9 10.5 78.1 0.9	3.8 8.9 11.0 76.3 1.5	5.9 12.7 14.9 66.5	8.2 14.6 15.4 61.9	7.8 14.2 15.3 62.7
Experienced more than three years ago Never experienced	5.1 91.1	4.4 91.4	4.2 93.2	4.4 92.5	Ξ	Ξ	Ξ	2.7 94.6	0.0 98.2	0.4 99.6	0.6 98.9	_	Ξ	_	3.9 92.8	1.9 95.3	1.7 97.3	2.0 96.5	-	-	-
Vandalism Very much a problem A bit of a problem Not much of a problem No problem	4.9 17.3 16.0 61.7	8.8 23.2 14.2 53.8	10.0 16.2 13.7 60.1	8.9 17.6 14.2 59.3	5.4 8.1 19.6 66.9	4.4 8.8 18.1 68.7	4.5 8.7 18.3 68.4	2.7 5.8 8.1 83.4	0.0 4.0 9.5 86.5	0.8 3.3 6.2 89.8	0.8 3.6 6.9 88.7	1.9 4.7 10.3 83.1	0.5 2.6 .8.6 83.1	0.3 3.1 9.0 87.1	3.9 11.6 12.3 72.3	3.7 12.1 11.5 72.8	3.9 7.7 8.8 79.5	3.9 8.9 9.7 77.5	7.3 10.0 14.6 68.1	8.2 12.0 16.3 63.6	8.0 11.6 16.0 64.4
Experienced within last three years	11.4	6.9	4.4	6.0	_	-	_	1.4	0.5	0.7	0.8	-	-	-	6.5	3.2	2.0	2.8	-	-	
Experienced more than three years ago Never experienced	0.0 88.6	0.0 93.1	2.1 93.5	1.4 92.6	_	Ξ	Ξ	0.0 98.6	0.8 98.7	0.4 99.8	0.5 98.8	Ξ	_	-	0.0 93.5	0.5 96.3	1.0 97.0	0.8 96.4	2	Ξ	Ξ
Assault/mugging Very much a problem A bit of a problem Not much of a problem No problem	3.7 9.9 14.8 71.6	6.9 8.9 20.1 64.1	3.0 7.0 18.5 71.6	3.8 7.8 18.1 70.3	13.5 16.9 19.6 50.0	13.1 16.3 20.8 49.8	13.2 16.4 20.6 49.9	2.7 1.4 8.1 87.8	0.0 2.2 9.0 88.8	0.5 1.3 5.5 92.5	0.8 1.5 6.3 92.5	3.3 5.6 10.8 80.3	2.2 6.4 11.2 80.1	2.4 6.3 11.1 80.2	3.2 5.8 11.6 79.4	2.9 5.0 13.7 78.4	1.5 3.3 10.1 85.2	1.9 3.9 10.8 83.3	3.2 5.9 14.1 76.8	2.7 6.0 13.7 77.6	2.8 6.0 13.8 77.4
Experienced within last three years	1.3	1.7	1.1	1.2	_	_	-		_		-	-	-	_	0.7	0.7	0.4	0.5	-	-	-
Experienced more than three years ago Never experienced	0.0 98.7	0.7 97.6	0.0 98.9	0.1 98.7	-	-	-	1.4 93.6	0.0 100.0	0.8 99.7	0.3 99.7	-	-	-	0.7 98.7	0.3 99.0	0.2 99,4	0.3 99.3	-	-	-
Danger from traffic Very much a problem A bit of a problem Not much of a problem No problem Experienced within last three years	4.0 21.0 12.3 61.7 0.0	13.9 16.1 15.3 54.7 1.2	8.1 10.7 15.1 66.1 0.2	8.6 13.4 14.6 63.3 0.4	12.2 15.5 26.4 45.9	12.1 16.2 16.2 55.6	12.1 16.1 17.6 54.2	1.4 5.4 9.5 83.8 0.0	0.9 8.7 8.2 82.2 0.0	0.9 3.9 6.7 88.5 0.3	1.0 4.8 7.2 87.1 0.2	1.4 6.1 10.8 81.7	2.2 8.4 8.4 81.1 -	2.0 7.8 8.9 81.2	3.2 13.5 11.0 72.3 0.0	6.4 11.8 11.2 70.6 0.5	3.4 6.2 9.7 80.7 0.2	3.9 8.1 10.1 78.0 0.3	5.7 10.0 17.3 67.0	7.6 12.6 12.6 76.3	7.2 12.1 13.4 67.2
Experienced more than three years ago Never experienced	5.1 94.9	1.2 97.5	2.0 97.8	2.4 97.2	-	Ξ	_	0.0 100.0	0.0 100.0	0.8 98.9	0.6 99.2	-		_	2.6 97.4	0.5 99.0	1.2 98.5	1.3 98.4	_	_	_

Table 7.5: Respondents' evaluation experience of various hazards (burglary, vandalism, assault/mugging, traffic) in the present sa	ample (persons 65 and over only) and in the nationwide sample
(persons of all ages), classified by type of household and area	

ECONOMIC AND SOCIAL CIRCUMSTANCES OF THE ELDERLY

•		Urban are	eas		Rural area	5		All areas	
Hazard	Males	Females	All persons	Males	Females	All persons	Males	Females	All persons
Burglary						0.0			
Very much a problem	10.5	8.3	9.0	0.0	1.2	0.6	3.2	4.3	3.8
A bit of a problem	16.5	15.1	15.6	4.6	5.0	4.8	8.2	9.4	8.9
Not much of a problem	12.7	16.8	15.4	8.7	7.7	8.2	9.9	11.8	11.0
No problem	60.3	59.8	60.0	86.6	86.1	86.3	78.6	74.6	76.3
Experienced in last three years	3.4	3.0	3.1	0.9	0.3	0.5	1.6	1.4	1.5
Experienced more than three years ago	4.8	4.2	4.4	0.2	0.9	0.6	1.6	2.3	2.0
Never experienced	91.8	92 . 9	92.5	98.9	98.8	98.9	96.8	96.2	96.5
Vandalism									
Very much a problem	10.7	8.0	, 8.9	0.4	1.2	0.8	3.5	4.2	3.9
A bit of a problem	21.3	15.8	17.6	3.8	3.3	3.6	9.2	8.7	8.9
Not much of a problem	12.2	15.2	14.2	6.5	7.2	6.9	8.2	10.8	9.7
lo problem	55.8	61.0	59.3	89.3	88.2	88.7	79.1	76.3	77.5
Experienced in last three years	6.6	5.7	6.0	0.4	1.1	0.8	2.3	3.1	2.8
Experienced more than three years ago	2.1	1.0	1.4	0.6	0.3	0.5	1.0	0.6	0.8
Never experienced	91.3	93.3	92.6	99.0	98.6	98.8	96. 7	96.3	96.4
Assault/Mugging		•			,				
Very much a problem	3.8	3.8	3.8	0.2	1.2	0.8	1.3	2.3	1.9
A bit of a problem	9.9	6.7	7.8	1.5	1.5	1.5	4.0	3.8	3.9
Not much of a problem	19.3	17.5	18.1	6.5	6.1	6.3	10.4	11.2	10.8
No problem	66.9	72.0	70.3	91.8	91.1	91.5	84.2	82.7	83.3
Experienced in last three years	1.7	1.0	1.2	0.0	0.0	0.0	0.5	0.4	0.3
Experienced more than three years ago	0.0	0.2	0.1	0.2	0.5	0.3	0.2	0.3	0.3
Never experienced	98.3	98.8	98.7	99.8	99.5	99.7	99.3	99.2	99.3
Danger from traffic									
Very much a problem	9.2	8.3	8.6	0.9	1.0	1.0	3.4	4.2	3.9
A bit of a problem	14.7	12.8	13.4	4.8	4.8	4.8	7.8	8.3	8.1
Not much of a problem	15.4	14.3	14.6	7.1	7.2	7.2	9.7	10.4	10.1
No problem	60.7	64.7	63.3	87.2	87.0	87.1	79.1	77.2	78.0
Experienced in last three years	0.4	0.3	0.4	0.4	0.0	0.2	0.4	0.1	0.3
Experienced more than three years ago	1.6	2.8	2.4	1.1	0.2	0.6	1.2	1.3	1.3
Never experienced	98.0	96.8	97.2	98.5	99.8	99.2	98.3	98.5	98.4
iever experienceu	50.0	50.0	0.1.4	00.0	00.0	~	2 3.0		

 Table 7.6: Respondents' (all aged 65 and over) evaluation and experience of various hazards (burglary, vandalism, assault/mugging and traffic), classified by area and sex

the sexes in respect of either concern about the problems or victimisation rates.

Condition of Dwelling and Amenities

Table 7.7 examines various features of respondents' dwellings. As might be expected, the dwellings occupied by the elderly are a good deal older than those occupied by younger people. In urban areas about 39 per cent of the dwellings occupied by elderly people were built before 1919 compared with 23 per cent for the population as a whole. In rural areas the corresponding figures were 53 per cent and 46 per cent. Single person households tended to live in older dwellings than did other types of households.

The information relating to type of building in which the respondents' household is located shows that in rural areas houses occupied by one household are almost universal, with over 90 per cent of households in this category. It is, however, noteworthy that, in rural areas, about 76 per cent of single person elderly households live in "detached" houses as compared with about 90 per cent of other households. The types of buildings occupied are somewhat more diverse in urban areas where about 12 per cent of the elderly households live in multi-occupied dwellings. Single person households in particular tend to live in such dwellings with 8.7 per cent of them in multi-occupied houses and 11.1 per cent in blocks of flats or maisonettes.

In urban areas almost half the elderly households owned their dwellings outright as compared with about one-third of all households. However, this difference is entirely attributable to the fact that most older people tend to have completed payments on their mortgages. Thus, only about 17 per cent of those aged 65 and over were still repaying their loan or mortgages as compared with 36 per cent of all households. In rural areas the tenure pattern of elderly households differed little from that of the general population. In both urban and rural areas, however, the proportion of those renting dwellings, from either the local authorities or private landlords, was a good deal higher in the case of single person households than in the case of other types of household.

The average number of persons per room gives an indication of the degree of over-crowding in the dwelling. In urban areas households containing elderly people appear to have considerably lower density than other households, whereas in rural areas there appears to be little difference in density. In both urban and rural areas, the average density in single person households was substantially lower than that in other types of household.

Table 7.8 shows the amenities and consumer durables possessed by households in the present and nationwide samples. Three features of this table should be noted. First, there is a general tendency for elderly households to

				Urban a	reas						Rural a	reas						All are	as		
Feature of dwelling		Present	sample		Nati	onwide sam	ple		Presen	t sample		Nati	onwide sam;	ple		Present	t sample		Nati	onwide sam	pie
		Married couple	Other type of hshid	Ail house- holds	No member over 65	At least 1 member over 65	All house- holds	Single person	Married couple	Other type of hshld	All house- holds	No member over 65	At least 1 member over 65	All house- holds	Single person	Married couple	Other type of hshid	All house- holds	No member over 65	At least 1 member over 65	All house- holds
Date of construction of dwelling Before 1919 1919-1945 1946-1959 1960 or after	50.6 21.0 12.3 16.0	46.6 25.9 16.3 11.2	33.7 58.8 18.4 9.1	39.3 33.0 16.7 11.0	19.9 20.9 20.2 39.0	52.9 36.0 19.0 12.2	23.3 24.9 19.8 31.9	60.8 24.3 4.1 10.8	56.8 23.4 10.8 9.1	51.2 27.5 9.4 11.9	53.2 26.6 8.8 11.4	39.1 18.8 13.5 28.5	57.6 24.4 11.0 7.0	46.2 20.9 12.5 20.4	55.5 22.6 8.4 13.5	52.3 24.5 13.2 10.0	44.6 31.8 12.7 10.9	47.5 29.3 12.0 11.3	28.0 20.0 17.5 34.5	47.2 29.2 14.3 9.3	34.1 22.9 16.5 26.5
Type of building Single-occupied Detached house Semi-detached house Terrace house	11.1 14.8 54.3	11. 4 20.7 58.9	9.5 16.5 64.8	10.1 16.6 61.6	85.5	83.1	84.9	75.5 4.1 10.8	87.0 5.2 7.0	92.8 3.6 2.1	89.6 3.9 3.9	90.6	91.5	90.9	41.9 9.7 33.5	5 4.4 11.9 29.3	61.8 8.4 25.4	57.3 9.1 27.4	87.8	é 86.1	87.9
Multi-occupied Detached house Semi-detached house Terrace house Block of flats/maisonettes Other	0.0 2.5 6.2 11.1 0.0	0.0 1.1 2.2 4.7 1.1	1.1 2.3 0.9 4.0 1.0	0.7 2.2 2.3 5.7 0.9	8.2 6.2 0.0	10.7 6.2 0.0	8.9 6.2 0.0	1.4 0.0 0.0 0.0 8.1	0.0 0.0 0.0 0.0 0.8	0.2 0.2 0.0 0.0 1.1	0.3 0.2 0.0 0.0 2.1	9.4 0.0 0.0	8.5 0.0 0.0	9.1 0.0 0.0	0.6 1.3 3.2 5.8 3.9	0.0 0.5 0.9 2.0 1.0	0.5 1.0 0.3 1.5 1.0	0.5 1.0 0.9 2.3 1.6	8.7 3.5 0.0	9. 3 2.7 0.0	8.9 3.2 0.0
Tenure Owned outright	42.5	52.5	50.8	48.5	29,0	55.0	34.6	70.3	79.8	84.2	81.6	74.2	86.6	78 . 9	55.8	67.6	71.6	68.3	47.9	72.1	55.6
Loan/mortgage being repaid Rented from public	7.5 21.3	10.7 18.3	21.6 18.7	16.8 19.2	42.8 21.3	18.1 17.7	36.2 20.3	10.8 9.5	7.1 2.6	8.0 6.4	8.3 6.4	12.4 9.8	4.2 5.5	9.2 8.2	9.1 15.6	8.6 9.3	13.0 10.9	11.7 11.5	20.8 16.2	10.1 10.8	23.5 14.5
authority Rented from private land- lord Rent-free	18.8 10.0	18.5 16.1 2.4	8.9 1.2	19.2 12.0 3.4	7.0 0.9	9.3 1.9	20.3 7.6 1.2	5.4 4.1	5.1 5.4	0.4 0.6 0.9	1.8 1.9	2.3 1.3	0.4 3.2	1.6 2.0	12.3 7.1	9.7 4.8	3.6 1.0	5.9 2.5	5.1 1.1	4.2 2.7	4.8 1.6
Average number of persons per room	0.28	0.47	0.78	0.61	0.82	0.53	0,74	0.30	0.50	0.90	0.77	0.81	0.64	0.75	0.29	0.49	0.85	0.70	0.82	0.59	0.75

Table 7.7: Date of construction, type of building, tenure and average number of persons per room in the dwellings in the present sample (each of which contains at least	one person aged 65 or over)
and in the nationwide sample of all households, classified by household type and area	

Table 7.8: Household amenities and consumer durables possessed by households in the present sample (each of which contains at least one person over 65) and in the nationwide sample of all households, classified by household type and area

				Urban a	reas						Rural a	reas						All are	as		
Amenity/consumer		Present	sample		Nati	onwide sam	ple		Present	t sample		Nati	ionwide sam	ble		Present	sample		Nati	onwide sam	ple
durable	Single person	Married couple	Othe r type of hshld	All house- hoids	No member over 65	At least 1 member over 65	All house- holds	Single person	Married couple	Other type of hshld	All house- holds	No member over 65	At least 1 member over 65	All house- holds	Single person	Married couple	Other type of hshid	All house- holds	No member over 65	At least 1 member over 65	All house- holds
Amenities	-								Percen	tage of ho	useholds	having thi	is amenity								
Garden	70.4	76.1	84.1	79.9	86.9	85.3	86.5	89.2	94.6	96.9	95.5	94.1	96.5	95.0	79.4	86.7	92.1	89.1	90.1	91,5	90.5
Inside WC	77.8	86.2	87.1	84.8	93.8	88.8	91.7	31.1	55.8	59.6	55.0	71.7	50,9	63.9	55.5	68.9	69.9	67.2	84.4	65.9	78.6
Fixed bath/shower	65.4	73.5	79.5	75.5	89.8	75.9	86.1	25.7	48.7	55.4	50.3	65.4	47.2	58.5	46.5	59.4	64.5	60.6	79.4	59.7	73.1
Separate kitchen	92.6	87.5	88.2	89.1	96.0	95.3	95.8	47.3	74.3	68.9	66.3	78.9	61.1	69.1	71.0	80.0	76.2	75.7	86.6	75.5	83.0
Fixed sink	95.1	94.4	98.2	97.0	-	-	-	44.6	67.4	68.7	65.0	-	-	-	71.0	79.0	79.8	78.1	-	-	-
Consumer durable																					
TV set	72.8	95.5	92,0	87.9	95.4	88.9	93.7	48.6	84.2	79.4	75.4	81.3	69.5	76.8	61.3	89.1	84.1	80.6	89.4	77.5	85.6
Washing machine	9.9	42.2	49.0	39.9	72.7	45.0	65.4	12.2	28.7	46.0	39.1	59.2	36.6	50.7	11.0	34.5	47.2	39.1	66.9	40.2	58.4
Felephone	28.4	27.7	32.0	30.6	40.8	33.6	38.9	6.8	9.7	11.5	10.6	22.0	14.9	19.3	18.1	17.5	19.1	18.7	32.7	23.0	29.6
Refrigerator	46.9	67.0	74.0	66.8	86.1	71.0	82.1	24.3	60.0	67.0	60.0	71.7	58,9	66.8	36.1	63.5	69.7	62.8	80.1	64.1	75.0
Car	4.9	23.9	35.7	27.0	61.1	31.7	53.4	6.8	32.8	59,1	48.5	76.2	47.5	65.4	5.8	29.0	50.5	39.8	67.6	40.6	59.1
Full central heating	11.1	16.8	12.7	12.8	33.5	17.9	29.3	1.4	4.4	7.2	6.0	21.3	11.2	17.5	6.5	9.7	9.2	8.8	28.2	14.0	23.7
Electric or gas fire	60.0	76.5	74.9	71.6	-	-	-	50.0	57.7	60.5	58.6	-	_	-	55.2	65.8	65.8	63.9	_	-	_
Radio	93.8	91.8	97.3	95.8	-	-	_	86.5	92.3	97.6	95.4	-	-	-	90.8	92.1	97.5	95,5	-	-	_
Vacuum cleaner	39.5	58.0	61.7	56.0	_	_	_	11.0	22.1	24.2	22.0				26.0	37.5	38.1	35.8	-	-	-

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have fewer amenities and consumer durables than other households. It is surely remarkable that as many as 32 per cent of elderly households do not have an inside WC and almost 40 per cent lack a fixed bath or shower. These findings are consistent in both the present and the nationwide sample.⁴ Secondly, urban households tend to be better provided for than rural ones except in respect of gardens, washing machines and cars. Thirdly, single person households tend to have fewer amenities and durables than do other types of household. This is true in respect of all amenities and durables in rural areas, and in urban areas, of all except separate kitchens, fixed sinks, radios and telephones. In view of the loneliness experienced by many single people over 65 (a topic which is dealt with in greater detail in Chapter 9 below) it is interesting that a relatively high proportion (28 per cent) of the elderly who live alone in urban areas should have had a phone installed.

Table 7.9 lists a number of housing defects and the percentages of respondents who reported being bothered by them. The most frequent complaint was about draughts, which 43 per cent of the elderly respondents mentioned. Dampness was cited by about 33 per cent and traffic noise by about nine per cent. In general terms, the housing defects reported by the elderly were similar to those mentioned by the general population.

Table 7.10 shows a breakdown of the respondents' evaluation of the heating in their dwelling, of their satisfaction with the size of the dwelling and of their overall satisfaction with it. Given the relatively poor amenities in the dwellings of the elderly as described above, it is remarkable that in urban areas the elderly showed higher levels of satisfaction on all these measures than did the general population. In rural areas, on the other hand, the elderly are somewhat less satisfied with their dwellings than the general population. A further indication of housing satisfaction is provided by the respondents' answers to the question "would you like to move?" Again, in urban areas fewer of the elderly than of the general population expressed an inclination to move, whereas in rural areas the opposite was the case. It is also worth noting that about 23 per cent of single households found their accommodation "too big", compared with only four per cent of "other" types of households. This suggests that there may be some scope for re-allocating housing among households. However, further analysis of the data suggest that this scope is extremely limited. The vast majority (83 per cent) of those who consider their present accommodation "rather too big" replied "no" when asked whether they would like to move house. Thus, their dissatisfaction with their dwelling does not seem to be sufficiently

^{4.} It might also be noted that the figures presented here for urban areas are consistent with those derived from the Urban Household Budget Inquiry by Gilligan (1981).

				Urban arei	25						Rural are	a 5						All area	5		
		Present	sample		Nati	onwide sa	mple		Present	sample		Nati	onwide sa	mple		Present	sample		Natio	nwide sa	mple
Problem	Single person	Married couple	Other type of hshld	All persons	Persons 65 and over	Persons under 65	All persons		Married couple	Other type of hshid	All persons	Persons 65 and over	Persons under 65	All persons		Married couple	Other type of hshld	All persons	Persons 65 and over	Persons under 65	All persons
									Percenta	ige who w	ere bothe	red by thi	s defect								
Draughts	42.0	56.4	36.8	41.1	37.8	36.1	36.3	50.0	49.0	43.4	44.9	30.5	31.6	31.3	45.5	52.7	40.3	42.9	33.5	34.1	34. 0
Damp	29.6	25.4	25.6	26.3	23.6	27.0	26.5	41.9	36.1	40.9	40.5	31.5	31.4	31.4	35.1	30.2	34.0	\$3.6	28.4	28.8	28.8
Noise from children	8.6	13.6	5.6	7.6	14.2	11.5	11.9	. 0.0	1.5	4.0	3.2	5.8	4.5	4.4	4.5	7.3	4.9	5,2	7.8	8.4	8.3
Noise from neighbours	3.7	5.2	2.6	3.2	6.8	6.0	6.1	2.7	0.0	0.4	0.6	0.5	1.1	1.0	3.2	2.8	1.2	1.7	3.0	3.7	3.6
Noise from factories, shops etc. Noise from traffic	2.5 24.7	4.8 24.5	1.1 14.4	2.0 18.0	2.7 23.6	2.4 17.9	2.4 18.7	0.0 4.1	0.0 5.1	0.4 2.9	0.3 3.4	0.9 6.6	1.0 7.0	1.0 6.9	1.3 14.9	2.2 13.7	0.6 7.1	1.0 9.2	1.6 13.8	1.8 12.8	1.7
Other noise from street	12.3	12.4	10.3	11.0	18.4	12.9	13.7	1.4	0.9	0,5	0.6	1.4	2.5	2.2	7.1	6.6	4.3	5.0	8,7	8.0	8.1
Noise from aircraft/ trains	8.6	5.0	2.3	3.9	4.7	9.5	8.8	1.4	0.0	0.2	0.5	0.9	1.2	1.2	5.2	2.0	1.1	1.8	2.7	5.7	5.2
Traffic fumes	7.4	9.3	5.1	6.2	5,4	7.5	7.2	1.4	1.4	0.6	0.8	3.8	4.0	3.9	4.5	5.3	2.0	2.8	4.3	5.8	5.5
Factory, shop etc. smells or smoke	0.0	4.2	2.6	2.4	4.1	6.3	6.0	1.4	1.8	1.9	1.8	2.3	1.6	1.8	0.6	2.5	2.2	2.0	3.0	4.2	4.0

Table 7.9: Percentage of respondents in the present sample (persons aged 65 or over only) and in the nationwide sample (persons of all ages) who were bothered by certain problems, classified by type of household and area

Table 7.10: Evaluation of accommodation by respondents in the present sample (persons over 65 only) and in the nationwide sample (persons of all ages), classified by type of household and area

•			i	Urban are	25						Rural are	15			•		۰.	All aréa	\$		
		Present	sample		Nati	'onwide' sa	mple		Present	sample		Natio	onwide sa	mple		Present	t sample		Natio	onwide sa	nple
	Single person	Married couple	Other type of hshld	All persons	Persons 65 and over	Persons under 65	All persons	Single person	Married couple	Other type of hshid	All persons	Persons 65 and over	Persons under 65	Ali persons		Married couple	Other type of hshld	All persons	Persons 65 and over	Persons under 65	All personi
Satisfaction with heating in dwelling																				,	
Very satisfied Fairly satisfied Fairly dissatisfied Very dissatisfied	46.9 32.1 13.6 7.4	49.0 36.4 6.1 8.4	54.6 33.2 8.4 3.9	52.3 33.6 8.9 5.3	50.0 40.5 5.4 4.1	49.7 36.6 8.8 4.9	49.7 37.2 8.3 4.8	40.5 33.8 10.8 14.9	33.0 41.5 17.0 8.5	42.5 37.6 14.5 5.4	40.9 37.8 14.5 6.8	52.6 36.0 9.0 2.4	50.3 35.0 9.5 5.1	50.9 35.3 9.4 4.5	44.2 32.5 12.3 11.0	41.3 39.3 11.5 7.9	48.2 35.2 11.6 5.0	46.6 35.4 11.7 6.3	51.9 37.5 7.6 3.0	50.2 35.7 9.2 4.9	50.5 36.0 8.9 4.5
Satisfaction with size of dwelling																					
Far too small Rather too small About right size Rather too big	0.0 2.5 70.4 27.2	0.6 4.1 82.3 13.0	3.1 11.6 80.9 4.4	2.1 8.7 79.3 9.9	2.0 7.5 69. 4 21.1	7.1 15.9 72.0 4.9	6.4 14.7 71.6 7.3	0.0 4.1 75.7 20.3	2.0 2.3 84.2 11.5	4.5 15.6 76.0 3.9	3.7 12.5 77.2 6.7	2.9 8.7 74.4 14.0	7.0 12.9 74.5 5.6	6.0 12.0 74.5 7.5	0.0 3.2 73.4 23.4	1.0 2.5 83.2 13.3	3.6 13.3 78.6 4.5	2.7 10.2 78.5 8.5	2.5 8.0 72.7 16.8	7.0 14.3 73.4 5.2	6.2 13.1 73.3 7.4
Overall satisfaction with dwelling																					•
Very satisfied Fairly satisfied Fairly dissatisfied Very dissatisfied	66.7 24.7 2.5 6.2	58.5 31.2 3.1 7.3	65.0 25.8 5.6 3.6	64.1 26.6 4.6 4.7	59.3 36.6 3.4 0.7	52.6 39.2 5.6 2.6	53.5 38.8 5.3 2.4	45.9 36.5 6.8 10.8	44.7 89.7 10.6 5.0	46.7 40.4 7.7 5.2	46.3 89.9 8.0 5.7	56.9 32.1 10.0 1.0	56.1 30.2 7.8 5.8	56.3 30.7 8.4 4.7	57.1 29.9 4.5 8.4	51.4 36.2 6.9 5.4	55.3 33.9 6.4 4.4	55.0 33.7 6.2 5.1	58.2 33.2 7.8 0.8	54.5 34.9 6.6 4.1	55.1 84.6 6.8 8.5
Percentage who would like to move	8.3	13.0	10.5	10.6	6.8	14.8	13.6	12.5	17.9	12.6	13.4	1.9	8.5	7.0	10.5	15.5	10.8	11.4	3.8	11.8	10.4

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strong to encourage them to think of moving. Hence, the idea of re-allocating housing from elderly households to younger larger families is unlikely to find widespread acceptance. Further research on this topic could profitably concentrate on establishing the full range of costs (financial, social and psychological) which seem to prevent elderly households from moving to smaller dwellings.

Variations in Quality of Housing and Amenities

We have presented above a variety of different measures of the quality of housing in which elderly people live. In order to draw these measures together we decided to compile two indices, one reflecting the overall quality of the dwelling and the second measuring the amenities and consumer durables it possessed. The first index, which we have termed the Housing Defects Index⁵ (HDI), was compiled for each household as the total number of positive answers to the following six questions:

- (i) Was the dwelling built before 1919?
- (ii) Did it lack an inside WC?
- (iii) Did the living room lack heating in winter?
- (iv) Did the dwelling lack a fixed bath or shower with piped water?
- (v) Was the head of household ever bothered by draughts?
- (vi) Was the head of household ever bothered by dampness?

Thus, the index ranges in value from 0 to 6. High values indicate relatively poor housing and low values indicate relatively good housing.

The second index was called the Lack of Amenities⁶ Index (LAI) and was based on whether or not the household possessed each of the consumer durables listed in Table 7.8 and whether the household had the use of a garden. Thus LAI ranged in value from 0 to 10 depending on how many of these items the household lacked.

The mean values of these two indices, classified by type of household and income of the head of household are shown in Table 7.11. There appears to be substantially more variability in LAI than in HDI. Furthermore, the type of household appears to be a much more important predictor of housing quality than does the income of the head. Indeed, the "all households"

^{5.} The items included in the index were tested for Guttman scalability but the results were unsatisfactory: the coefficient of reproducibility was 0.79 and the coefficient of scalability was 0.39. However, an inspection of the inter-item correlation matrix suggested that a simple additive index would be appropriate.

^{6.} These items did form a reliable Guttman scale (coefficient of reproducibility = 0.86 and coefficient of scalability = 0.46). The order of the items on the scale was: radio, garden, TV, gas/electric fire, fridge, car, washing machine, vacuum cleaner, telephone, central heating.

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column of this table shows little variation by income level. Even within the three types of household, housing quality does not vary uniformly with income. Housing quality does, however, appear to be distinctly inferior in single person households. One possible explanation for the poor performance of the income variable may be that it is total household income rather than the income of the head which affects housing quality.

			2	Type of ho	ousehold			
Weekly income	Single	person	Married	l couple	Other	• type		lll holds
of HOH	HDI	LAI	HDI	LAI	HDI	LAI	HDI	LAI
Under £15	2.83	6.16	2.60	5.35	2.52	4.31	2.59	4.76
£15-19.99	2.52	6.52	2.42	4.00	2.56	4.46	2.54	4.94
£20 and over	2.96	5.83	2.44	4.55	2.63	4.34	2.65	4.53
All incomes	2.82	6.11	2.44	4.74	2.57	4.30	2.62	4.69

 Table 7.11: Mean values of the Housing Defects Index (HDI) and the Lack of Housing

 Amenities Index (LAI), classified by the type of household and income of

 head of household

Chapter 8

HEALTH

Introduction

Up to now we have considered the financial and housing resources of the elderly. We now turn to an evaluation of their health status and the needs implied by it. Our main interest is in the implications of health status for the lifestyle and functional capacity of the elderly rather than in defining health status in medical terms. Indeed, since our interviewers did not have any medical expertise it would have been impossible for us to collect from the respondents anything but a general, and subjective, assessment of their ailments.

Although old age and ill health are sometimes viewed as almost synonymous, it should be remembered that amongst the elderly there is a wide variation both in physical and mental health and in the ability to perform various tasks. Therefore, we derive below, overall indices of health and functional capacity and relate these to income levels, area of residence and type of household.

As in Chapter 7, data from the nationwide sample of persons of all ages are presented for purposes of comparison (Davis and Fine-Davis, 1982). We begin with an analysis of self-assessed health status and go on to examine functional capacity. The final part of the chapter deals with indices of health and functional capacity and their variation across different sub-groups in the elderly population.

Health Status

All respondents in both samples were asked: "Do you yourself have any illness, physical disability or infirmity that has troubled you for at least the past year or is likely to go on troubling you in the future?" The response was as given in the first line of Table 8.1. As might be expected the proportion reporting such an illness rises continuously with age. Only about one-tenth of respondents in the age group 18-29 reported having a long-standing illness. This rises to almost 60 per cent in the age group 65-69 and to about 67 per cent in over 80 age group. Considering those aged 65 and over as a group, more than six out of ten of them have some sort of illness.

The distribution of individuals by type of illness is given below. As can be

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seen the two main groups of illness for both men and women are problems associated with the circulation system and the muscular-skeletal system. Respiratory diseases appear more prominent amongst men than women, possibly due to diseases contracted at work or to smoking habits.

,	M_{i}	ales	Fer	males
Type of Illness	No.	%	No.	%
Genito-Urinary System	14	3.6	8	1.6
Infectious and Parasitic Diseases	1	0.3	4	0.8
Nepolasms	6	1.5	3	0.6
Endocrine Disease	9	2.3	16	3.2
Diseases of Blood	3	0.8	7	1.4
Mental Disorders	1	0.3	2	0.4
Diseases of Nervous System	15	3.8	24	4.8
Circulatory System	106	27.1	162	32.9
Respiratory Disease	67	17.1	34	6.9
Digestive System	19	4.8	22	4.5
Skin Diseases	1	0.3	3	0.6
Muscular-skeletal System	107	27.4	143	29.0
Consequences of Accidents	9	2.4	8	1.7
Headaches, Pains	5	1.3	13	2.6
Other Illness	28	7.2	44	8.9
Total	391	100.0	493	100.0

The other questions, responses to which are summarised in Table 8.1, concern visits to and from the doctor, medication taken, visits to hospital as an outpatient or for an overnight stay, and the number of days in the past month which the respondent spent in bed or unable to carry out normal activities. Older people seem to see the doctor considerably more frequently than younger ones. The proportion who had seen their doctor within the past four weeks rose from about one-fifth in the 18-29 age group to almost half in the 80 and over age group. Within each age group women seem to visit the doctor more often than men.

Taking of medicine or pills follows a similar pattern to doctor visits. The proportion reporting that they took pills rises with age from about one-third in the youngest age group to over two-thirds in the oldest age group.

The average number of visits to the doctor does not exhibit such a clear pattern. It remains below 0.3 until the age group 55-64 and rises at this stage to about 0.4 and then rises to about 0.5 for the 65-69 age group. It falls in the 70-79 age group and falls further in the 80 and over age group. This

							Age	group						
Measure of health status	1	8-29	3	0-39	40)-54	55	-64	65	-69	70-	79	80 an	d over
-	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Percentage who had long- standing illness	9.3	13.4	16.4	14.0	18.9	28.0	35.5	46. 7	55.5	61.8	55.6	66.7	66.1	68.4
Percentage whose most recent visit to the doctor was in														
Past 4 weeks	13.0	23.9	9.9	24.9	13.8	25.8	27.5	36.8	36.0	48.5	40.5	48.6	45.8	48.0
Past 12 months	29.6	40.0	37.7	35.7	31.5	32.3	25.7	32.7	31.2	27.6	34.0	32.0	41.5	34.1
Past 2 years	16.6	14.1	14.2	24.2	20.1	12.9	8.4	13.7	13.3	10.0	9.8	7.6	10.2	9.2
Longer than 2 years	40.8	22.0	38.3	17.8	34.6	29.0	38.9	16.8	19.5	13.9	15.7	11.8	2.5	8.7
Percentage who took pills or nedicine in past 4 weeks	23.5	44.2	26.2	40.1	37.7	49.4	41.1	54.2	50.6	62.1	55.5	66.8	66.9	73.6
Average no. of visits to doctor n past 4 weeks	0.19	0.35	0.16	0.23	0.17	0.31	0.36	0.41	0.45	0.56	0.39	0.47	0.33	0.24
verage no. of visits from octor in past 4 weeks	0.00	0.04	0.03	0.10	0.06	0.05	0.08	0.11	0.14	0.17	0.21	0.37	0.37	0.73
verage no. of visits to hospital s an out patie nt	0.13	0.05	0.03	0.03	0.04	0.09	0.08	0.07	0.08	0.08	0.04	0.04	0.05	0.03
verage no. of n ights spent in ospital	0.06	0.13	0.11	0.21	0.03	0.12	0.21	0.28	0.48	0.12	0.44	0.32	0.28	0.00
verage no. of days kept in bed t home	0.25	0.37	0.12	0.24	0.23	0.19	0.40	0.35	0.84	0.61	0.76	0.88	1.60	2.53
verage no. of days unable to arry out normal activities	0.38	0.66	0.41	0.46	0.81	0.46	2.38	1.02	2.05	1.05	1.53	1.77	2.86	4.16

Table 8.1: Various measures of health status at different ages, based on data obtained by combining the present sample (which covers persons 65 and over only) with the nationwide sample (which covers persons of all ages), classified by sex of respondent

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decline is probably due to the increasing infirmity of the older patients, many of whom cannot visit the doctor's surgery. This is confirmed by the next line of the table which shows that the average number of visits from the doctor rises very sharply in the three oldest age groups. In almost every age group women report more visits to the doctor than men.

The average number of outpatient visits is low in every age group, and there appear to be no marked differences in respect of such visits. The average number of nights spent in hospital is highest in the 65-69 and 70-79 age groups. However, it should be noted that the present sample excludes those resident in institutions so that the stays in hospital reported by respondents were temporary and probably of relatively short duration.

The average number of days kept in bed increases with age, as does the average number of days on which the respondent was unable to carry out his or her normal activities. For instance, the latter average rises from about half for the 18-29 year olds to over three for those aged 80 and over.

Table 8.2 shows the responses to the same questions classified by type of household. The main interest in this table lies in showing that the elderly who live alone are no more healthy than the others. Indeed over 60 per cent of them report a long-term illness as compared to about 57 per cent of all elderly persons. They are somewhat more likely to have seen their doctor within the past four weeks than elderly people resident in all other types of household. The average number of visits to and from the doctor is about the same for those living alone as for the elderly living in other types of household. They have fewer hospital visits, either as outpatients or as inpatients, than other elderly people. Also, on average, they spent fewer days in bed and encountered fewer days on which they were unable to carry out their normal activities.

Tables 8.3 and 8.4 show respondents' self-evaluation of their state of health. The relationship between this subjective assessment and the more objective measures of health shown in Table 8.1 above is not exact. If perception mirrored the objective questions perfectly then we would expect a continuous deterioration in health with advancing age. This expectation is borne out for those who describe their health as "very good", but not for the other categories. Presumably, respondents are assessing their current health against the yardstick of previous experience of health or the health of others.

Functional Capacity

Table 8.5 shows the results of a set of questions designed to assess the functional capacity of respondents. The data relating to the younger age groups were obtained from the nationwide survey (Davis and Fine-Davis, 1982). The questions asked required respondents to state the degree of

		Pres	ent samf	ole (perso	ns 65 an	d over or	ıly)		N	ationwide	sample	(persons	of all ag	es)
Measure of health status	Ų	e person g alone	Marrie	d couple		type of sehold		vpes of sehold		ıs under 65		s 65 and ver	All p	ersons
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Femal e	Male	Female
Percentage who had long- standing illness	63.0	62.0	52.6	57.1	59.2	70.1	58.4	55.7	18.3	23.6	51.3	58.8	23.4	31.1
Percentage whose most recent visit to the doctor was in Past 4 weeks Past 12 months Past 2 years Longer than 2 years	44.4 31.5 9.3 14.8	59.0 21.0 12.0 8.0	39.2 36.3 11.3 13.1	47.1 29.3 12.7 11.0	38.5 34.5 11.6 15.4	49.2 32.4 8.5 9.8	39.3 34.5 11.3 14.9	50.8 30.0 9.6 9.6	14.7 31.4 16.2 37.7	35.4 34.6 14.9 25.0	40.5 31.4 10.5 17.5	40.2 34.6 6.1 19.2	18.8 31.3 15.3 34.6	28.6 34.6 13.1 23.7
Percentage who took pills or medicine in past 4 weeks	63.0	70.0	52.5	63.2	53.4	65.5	54.3	66.0	31.8	48.1	59.7	67.4	36.1	52.2
Average no. of visits to doctor in past 4 weeks	0.39	0.65	0.36	0.50	0.41	0.43	0.40	0.48	0.20	0.30	0.45	0.39	0.24	0.32
Average no. of visits from doctor in past 4 weeks	0.18	0.27	0.25	0.21	0.21	0.44	0.22	0.38	0.04	0.13	0.14	0.36	0.05	0.11
Average no. of visits to hospital as an outpatient	0.00	0.05	0.03	0.08	0.07	0.05	0.05	0.06	0.07	0.08	0.06	0.04	0.07	0.07
Average no. of nights spent in hospital in past month	0.20	0.00	0.39	0.22	0.46	0.26	0.42	0.21	0.09	0.15	0.49	0.13	0.15	0.15
Average no. of days kept in bed at home in past month	1.07	0.47	1.13	0.75	1.03	1.41	1.05	1.17	0.23	0.28	0.27	0.81	0.25	0.40
Average no. of days unable to carry out normal activities	1.56	0.80	2.26	1.34	2.10	2.56	2.07	2.11	0.85	0.65	1.18	1.56	0.90	0.84

Table 8.2: Various measures of health status as reported by respondents in the present sample (which covers persons 65 and over only) and in the nationwide sample (which covers persons of all ages), classified by type of household and sex of respondent

							Age	group	· ·					
	1	8-29	3	0-39	4	0-54	5.	5-64	6	5-69	7	0-79	80 at	nd over
f-evaluation category	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Very good	77.9	63.9	65.9	65.0	55.1	45.7	38.3	31.1	28.7	27 . 9	32.0	26.2	19.5	29.0
Good	15.0	24.0	20.1	24.8	28.0	30.9	35.7	27.8	28.7	32.4	31.2	28.3	33.1	32.0
Fair	6.2	11.5	12.8	10.2	13.9	20.4	21.4	33.8	34. 5	34.8	32.0	38.5	86.4	34.9
Bad	0.4	0.5	0.6		1.7	2.2	3.9	5.3	6.5	4.2	3.8	6.0	10.2	5.7
Very bad	_	_	— ,	_	0.7	0.7	0.6	1.3	1.6	0.6	1.0	1.1	0.8	3.4
Don't know	0.4	_	0.6	_	_		_	0.7	_	_	-	-		

Table 8.3: Self-evaluation of present state of health at different ages, based on data obtained by combining the present sample (which covers persons 65 and over) with the nationwide sample (which covers persons of all ages) and classified by sex of respondent

Table 8.4: Self-evaluation of present state of health in the present sample (which covers persons 65 and over only) and in the nationwide sample (which covers persons of all ages), classified by type of household and sex of respondent

		Pres	ent sam	ple (perso	ns 65 a	nd over or	ly)		N	ationwide	e sample	e (persons	of all a	ges)
Self-evaluation category	•	e person g alone	Ma rr ie	d couple		type of sehold		ypes of sehold		is under 65		s 65 and ver	All p	ersons
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Very good	29.6	3,3.0	35.0	31.6	28.4	22.8	29.8	25.6	60.3	52.0	26.0	28.7	55.0	47.0
Good	37.0	3,2.0	28.7	25.4	29.2	32.3	30.0	31.5	24.3	26.9	33.1	27.3	25.7	27.1
Fair	29.6	31.0	29.5	33.6	34.5	37.8	33.1	36.1	13.0	18.6	35.6	37.5	16.5	22.6
Bad	3.7	3.0	5.6	9.4	6.5	5.7	6.0	5.6	1.5	1.9	3.9	4.2	1.9	2.4
Very bad	-	1.0	1.1		1.4	1.3	1.2	1.1	0.4	0.5	1.3	2.3	0.5	0.9
Don't know		_		_			_		0.5	0.1		_	0.5	0.1

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							Age	group						
Measure of functional capacity	1	8-29	3	0-39	40)-54	55	5-64	65	-69	70-	79	80 an	d over
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Getting on or off a bus														
No difficulty	98.2	88.5	86.5	75.2	74.9	61.0	52.4	60.6	63.4	59.9	58.5	39.3	33.1	17.9
A little difficulty Considerable difficulty	0.4 0.4	5.8 2.9	6.7 3.7	$17.2 \\ 5.7$	14.6	23.9	20.9	17.2	14.6	17.9	20.3	23.2	24.6	19.7
Impossible	0.4	2.9	3.1 3.1	5.7 1.9	6.1 4.4	9.7 5.5	11.9 14.9	$11.3 \\ 10.9$	$12.0 \\ 10.0$	$10.6 \\ 11.6$	11.5 9.7	19.8 17.7	$18.6 \\ 23.7$	19.1 43.4
To climb a flight of stairs	••••		0.11	1.0		5.5	11.5	10.5	10.0	11.0	9.1	17.7	23.1	43.4
No difficulty	99.1	96.6	94.5	96.8	92.5	91.9	82.7	82.5	71.8	70.3	64.2	52.3	35.6	23.6
A little difficulty	0.0	2.9	3.7	2.5	5.1	6.1	10.1	10.0	15.9	17.6	20.7	23.0	29.7	28.2
Considerable difficulty	0.9	0.5	1.2	0.6	1.4	1.6	4.8	4.7	8.7	7.3	10.5	16.4	20.3	17.8
Impossible	0.0	0.0	0.6	0.0	1.1	0.3	2.4	2.8	3.6	4.8	4.6	8.3	14.4	30.5
<i>To walk half a mile</i> No difficulty	00.1	07 6	05 7	05.5										
A little difficulty	99.1 0.9	97.6 1.4	$95.7 \\ 1.8$	95.5 4.5	94.9 3.4	93.2 3.2	88.1 6.0	86.9	77.3	74.1	74.2	55.0	40.3	26.0
Considerable difficulty	0.0	0.5	1.2	0.0	0.3	5.2 2.2	6.0 3.6	7.8 2.1	12.0 6.1	$13.4 \\ 5.8$	15.1 5.6	17.0 17.7	$21.8 \\ 15.2$	$21.4 \\ 15.0$
Impossible	0.0	0.5	1.2	0.0	1.4	1.3	2.4	3.1	4.5	6.7	5.1	10.3	22.7	37.6
To take a bath without help										•••		- ***		0710
No difficulty	99.6	99.5	98.8	99.4	98.6	97.7	90.5	93.4	80.2	82.6	75.1	61.4	45.3	27.6
A little difficulty	0.0	0.0	0.0	0.6	1.0	2.2	3.6	3.1	11.0	7.9	13.8	16.4	17.1	18.4
Considerable difficulty Impossible	$\begin{array}{c} 0.4 \\ 0.0 \end{array}$	0.5 0.0	0.6 0.6	0.0	0.3	0.0	4.2	1.6	4.5	4.9	6.4	13.2	22.2	1 6. 7
•	0.0	0.0	0.0	0.0	0.0	0.0	1.8	1.9	4.2	4.6	4.6	9.0	15.4	37.4
To dress yourself without help No difficulty	99.6	99.5	97.5	99.4	99.2	097	04.0	000	01.0	00.4				
A little difficulty	0.4	0.0	1.8	0.6	99.2 0.0	98.7 1.3	94.0 4.2	96.6 1.6	91.6 5.8	92.4 4.6	88.2 9.0	82.3 12.9	72.9 15.3	59.8 20.7
Considerable difficulty	0.0	0.5	0.6	0.0	0.3	0.0	0.6	1.6	1.9	1.8	1.8	2.8	15.5 6.8	20.7
Impossible	0.0	0.0	0.0	0.0	0.0	0.0	1.2	0.3	0.6	1.2	1.0	2.1	5.0	11.5
To hear easily														
No difficulty	99.6	99.5	99.4	96.4	98.6	98.7	95.8	95.6	86.4	90.0	80.6	82.9	57.6	62.1
A little difficulty	0.4	0.5	0.0	0.6	1.4	1.0	3.6	3.4	3.7	8.2	13.3	11.5	31.4	19.0
Considerable difficulty Impossible	$0.0 \\ 0.0$	0.0 0.0	$0.6 \\ 0.0$	0.0 0.0	0.0	0.3	0.6	0.9	2.9	1.5	5.6	3.7	9.3	12.6
•	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.3	0.5	1.8	1.7	6.3
To see to read a newspaper No difficulty	98.7	99.5	98.2	98.7	95.6	97.4	00.9	09.1	967	07.0		70.4	<u></u>	
A little difficulty	0.9	99.5 0.0	98.2	98.7 1.3	95.6 2.4	97.4 1.0	89.3 6.5	93.1 4.7	86.7 10.7	87.0 10.0	84.4 13.3	78.4 14.5	64.4	55.5
Considerable difficulty	0.0	0.0	0.0	0.0	0.7	0.6	2.4	1.6	1.9	2.4	2.0	4.4	26.3 5.8	20.2 12.7
Impossible	0.4	0.5	1.8	0.0	1.4	1.0	1.8	0.6	0.6	0.6	0.3	2.8	4.2	11.6

 Table 8.5: Various measures of functional capacity at different ages, based on data obtained by combining the present sample (which covers persons 65 and over) with the nationwide sample (which covers persons of all ages) and classified by sex of respondent

difficulty they would have in performing certain tasks: getting on or off a bus, climbing a flight of stairs, walking half a mile, taking a bath without help, dressing without help, hearing and seeing well enough to read a newspaper. The first three of these, all of which involve walking, seem to be those tasks which respondents find most difficult as they get older. The vast majority of younger respondents find no difficulty in these tasks but the same answer was given by only about two-thirds of those aged 65-69, by approximately half of those aged 70-79 and by around one-third of those aged 80 or over. The proportion who had no difficulty in taking a bath without help fell to about four-fifths for the 65-69 age group, to about two-thirds of the 70-79 year-olds and to about one-third of those aged 80 or over. The decline in the proportion who had no difficulty in dressing themselves was much less marked. Even in the 80 and over group, over 60 per cent of respondents said they had no difficulty in dressing. The ability to hear shows a moderate decline in 65-69 age group and a sharp drop in the oldest age group. Similarly, only in the oldest age group does the ability to see decline sharply.

Table 8.6 presents the same data classified by type of household in which the respondent lives. Probably the most interesting finding in this table is the fact that there appears to be little substantial difference between those living alone and those living in other types of household.

Variations in Functional Capacity

In order to summarise the data on functional capacity, it was decided to create a Functional Capacity Index⁷ (FCI) based on the seven measures of this variable discussed above. The index varied from 0 (indicating no difficulties with any of the items) to 7 (indicating difficulty with all of the items). About 70 per cent of the respondents had a score of 0, i.e., they reported no difficulty with any of the tasks.

Table 8.7 shows the values of FCI classified by type of household and income level of the respondent. The table shows a surprisingly high amount of variation by income level. Overall, and within each type of household, persons with incomes of $\pounds 20$ and over have considerably lower scores, indicating substantially better functional capacity. The effect of income is especially marked in the single person household. When interpreting this table, it should be borne in mind that certain old people who are permanently incapacitated may be in receipt of a Prescribed Relative Allowance which, at

^{7.} These seven items formed a satisfactory Guttman scale (coefficient of reproducibility = 0.94, coefficient of scalability = 0.50). The order of the items in the scale was: dressing oneself, seeing to read a newspaper, hearing a conversation, bathing by oneself, climbing stairs, walking half a mile, getting on to a bus.

M		Pres	sent sam	ple (perso	ns 65 a1	nd over or	ıly)		N	ationwide	sample	(persons	of all a	ges)
Measure of functional capacity		e person galone	Marrie	d couple		type of sehold		ypes of sehold		ıs under 65		s 65 and ver	All p	ersons
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Getting on or off a bus														
No difficulty	64.8	64.0	75.0	64.5	63.4	48.2	65.7	52.9	78.7	62.9	16.9	6.5	69.7	50.9
A little difficulty	16.7	. 21.0	15.1	21.3	19.8	20.2	18.6	20.5	11.8	19.7	19.5	22.3	12.2	20.2
Considerable difficulty	14.8	7.0	5.5	10.3	10.4	16.2	10.0	13.9	5.1	10.1	24.7	25.6	8.1	13.3
Impossible	3.7	8.0	4.4	3.9	6.3	15.4	5.7	12.8	5.3	7.2	39.0	45.6	10.5	15.4
To climb a flight of stairs														
No difficulty	57.4	68.0	72.6	63.8	64.6	50 . 9	65.3	55.5	92.9	91.2	53.9	47.0	86.8	81.8
A little difficulty	20.4	19.0	15.8	19.7	19.4	23.2	18.9	22.0	4.5	5.7	25.3	22.8	7.7	9.3
Considerable difficulty	18.5	9.0	6.6	11.0	9.9	13.4	10.2	12.3	1.7	2.0	15.6	16.8	3.8	5.1
Impossible	3.7	4.0	5.0	5.5	6.0	12.5	5.6	10.2	0.9	1.0	5.2	13.5	1.6	3.7
To walk half a mile														
No difficulty	64.8	68.0	76.9	67.6	71.4	54.4	71.7	58.3	95.1	92.7	66.2	50.3	90.6	83.7
A little difficulty	24.1	15.0	11.2	14.1	13.0	14.9	13.9	14.9	2.8	4.6	19.5	22.3	5.4	8.3
Considerable difficulty	3.7	12.0	4.3	8.9	8.1	14.1	6.9	13.2	1.2	1.5	7.8	12.6	2.2	3.8
Impossible	7.4	5.0	7.6	9.4	7.5	16.6	7.5	13.7	0.9	1.1	6.5	14.9	1.8	4.1
To take a bath without help											0.0			
No difficulty	63.0	73.7	80.8	73.2	72.7	58.8	73.2	63.1	97.4	97.5	71.2	61.7	93.4	89.9
A little difficulty	18.5	11.1	10.0	12.5	12.3	13.8	12.5	13.2	1.2	1.7	16.3	15.8	3.5	4.7
Considerable difficulty	13.0	8.1	3.7	8.6	8.3	11.4	8.0	10.5	1.1	0.6	7.8	12.1	2.1	3.0
Impossible	5.6	7.1	5.5	5.6	6.7	16.0	6.3	13.2	0.4	0.1	4.5	10.3	1.0	2.4
To dress yourself without help					0	10.0	010		0.1	0.1	1.5	10.5	1.0	4.1
No difficulty	85.2	87.0	91.1	87.3	86.4	79.0	87.1	81.3	98.4	98.4	88.3	83.3	97.0	05.0
A little difficulty	13.0	7.0	7.2	10.3	8.5	12.4	8.8	11.2	1.3	1.1	7.8	85.5 11.7	2.3	95.2 3.3
Considerable difficulty	1.9	6.0		1.6	3.1	3.6	2.4	3.8	0.2	0.5	3.2	1.9	2.5 0.7	5.5 0.8
Impossible	-		1.7	0.8	1.9	5.0	1.7	3.6	0.2	0.5	0.6	3.2	0.2	0.8
To hear easily			1.7	0.0	1.5	5.0	1.7	5.0	0.1	—	0.0	J.4	0.2	0.7
No difficulty	77.8	83.0	84.5	87.8	77.3	79.4	78.7	01.0	00 0	00.0	00 "	0.0 0	0.0 1	05.0
A little difficulty	14.8	10.0	10.3	10.6	15.6	12.5	14.5	81.0	98.6	98.2	82.5	83.6	96.1	95.2
Considerable difficulty	7.4	6.0	2.5	10.6	6.6	5.5	14.5 5.9	$11.9 \\ 5.2$	1.3 0.1	1.4	14.9	11.7	3.4	3.5
Impossible	-	1.0	2.7		0.5	2.6	0.8	2.0	0.1	0.4	$\begin{array}{c} 1.3 \\ 1.3 \end{array}$	2.3 2.3	0.3 0.2	$0.8 \\ 0.5$
-	_	1.0	4.1		0.0	4.0	0.0	2.0			1.5	4.0	0.2	0.5
To see to read a newspaper article														
No difficulty	75.9	85.0	87.4	85.6	80.8	74 9	01 5	77.0	000	07.9	05 7	74.0	~	00 F
A little difficulty	20.4	85.0 9.0	87.4 10.5	85.6 9.7	80.8 14.9	$74.8 \\ 15.5$	81.5 14.7	77 .9 13.7	96.0	97.3	85.7	74.9	94.4	92.5
Considerable difficulty	1.9	9.0 4.0	2.1	9.7 3.1	3.3	6.1	2.9	13.7 5.4	$2.2 \\ 0.5$	1.6	11.7	15.3	3.7	4.5
Impossible	1.9	2.9	2.1	5.1 1.6	$\frac{3.5}{1.0}$	8.1 3.6	2.9	5.4 3.1	1.3	$0.5 \\ 0.6$	$1.3 \\ 1.3$	4.2 5.6	$0.6 \\ 1.3$	$1.3 \\ 1.7$
	1.5	<u> </u>		1.0	1.0		0.3	J.1	1.3	0.0	1.3	5.0	1.3	1./

Table 8.6: Various measures of functional capacity as reported by respondents in the present sample (which covers persons 65 and over only) and in the nationwide sample (which covers persons of all ages), classified by type of household and sex of respondent

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the time of our survey, amounted to $\pounds 6.55$. This allowance is payable to persons receiving full-time care and attention from a relative who is residing with him/her for that purpose. This allowance would tend to raise recipients' incomes as measured in our survey.

On the whole, elderly people resident alone, or with a spouse only, tend to have better functional capacity than those in other types of household.

Weekly income of individual	Single person	Type of household Married couple	Other type	All households
Under £15	1.12	0.84	1.39	1.29
£15-19.99	0.61	1.42	1.31	1.17
£20 and over	0.36	0.37	0.71	0.60
All incomes	0.81	0.64	1.14	1.02

Table 8.7: Mean values of Functional Capacity Index (FCI), classified by type of household and income of individual (high values of the index denote low functional capacity)

Chapter 9

SOCIAL CONTACT AND AID

Introduction

In this chapter we examine respondents' contact with kin and other persons and the amount of assistance which is available to them in the performance of certain tasks and at times of illness. We should emphasise at the outset that the data we collected were mainly factual and that we did not investigate respondents' subjective evaluations of the situations in which they found themselves. To examine fully the subjective aspects of this issue would have overburdened our questionnaire. Furthermore, the "Old and Alone in Ireland" (Power, 1980) study had dealt quite comprehensively with the topic for the group to whom it would seem to have most relevance, i.e., those living by themselves.

In interpreting the factual data which we present, it should be borne in mind that research in other countries (e.g., Shanas *et al.*, (1968)) and in Ireland (Power, 1980) show that isolation does not necessarily lead to loneliness. Thus, Shanas *et al.*, point out that

There are old people who spend their days at work or with friends and families and who only sleep at their "permanent" address. Equally, there are old people sharing a home with a younger family who spend all but a few minutes each day alone in their rooms.

Power states that

... almost three-fifths of the old people living on their own say they are hardly ever lonely when alone.

Townsend (1957) found that "desolation rather than isolation was the fundamental cause of loneliness in old age". A desolate is someone who has lost a social intimate (usually a loved one such as a spouse, other relative, or a close friend). Sometimes it has been found that those who have led isolated lives are much better at coping with the problems of living alone in their old age than those who have recently been bereaved. Thus, the "Old and Alone in Ireland" study found that over 70 per cent of the elderly bachelors living in rural areas enjoy their solitary lifestyle and are less subject to depression than old people in general.

However, despite these factors, it remains true that the persons who suffer most from loneliness are likely to be among those who live alone. Furthermore, when one is examining the amount of aid available to old people when they encounter difficult circumstances, those living alone are at a disadvantage compared to those living in other types of household. Thus, type of household is a crucial variable in our analysis. We begin by examining the pattern of contact of elderly people and then go on to examine the amount and type of assistance available to them.

Social Contact

Much of the early research in gerontology focused on what was seen as the increasing "social disengagement" and "rolelessness" of the elderly. Others stressed the extent to which the elderly were "isolated" by residential and visiting patterns which emphasised the nuclear unit at the expense of larger kin groups (Cumming and Henry, 1961; Rosow, 1967). While this perspective of the elderly as a "problem" group has recently been criticised by some researchers (such as Hochschild, 1973), it still represents a widely held view among both gerontologists and the general public. In order to examine this issue, we included in our questionnaire some questions relating to the location of respondents' kin and their contact with them.

Table 9.1 shows the location of respondents' children and siblings. About two-thirds of all respondents have some children living but this proportion falls to about half in the case of the elderly who live alone. In urban areas, some 56 per cent of respondents have at least one child living within ten miles of their home. The corresponding percentage for rural areas is about 48 per cent. In general, the children of rural parents appear to be more scattered than those of urban dwellers.

There appears to be less substantial differences between those living alone and the others with respect to the number and location of siblings. Overall, between about one-quarter and one-fifth of respondents had no siblings living anywhere. About 45 per cent had at least one sibling living within ten miles. Those living alone in urban areas appear to have substantially fewer siblings than any other category.

Table 9.2 shows the recency of contact between the respondent and his relatives. Overall, about 92 per cent of respondents had talked to someone (relative, friend or neighbour) on the two weekdays immediately preceding the interview and a further eight per cent had talked to someone within the previous seven days. A tiny proportion (0.7 per cent) reported that it had

		Urban d	ireas			Rural	areas		All areas				
	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	
Two or more children living within 10 miles	23.8	39.3	38.9	36.1	25.7	31.3	29.5	29.3	24.7	34.9	33.0	32.0	
One child living within 10 miles	18.8	22.5	20.3	20.4	9.5	29.3	18.3	18.7	14.3	26.3	19.0	19.3	
No children living within 10 miles, but 2 or more living more than 10 miles away in Ireland	3.8	7.0	4.2	4.6	2.7	8.8	7.8	7.3	3.2	8.0	6.5	6.2	
No children living within 10 miles but 1 child living more than 10 miles away in Ireland	5.0	8.4	4.3	5.1	2.7	2.9	7.3	6.2	3.9	5.4	6.2	5.7	
No children living in Ireland, but 1 or more living abroad	6.3	2.7	3.7	4.0	1.4	6.3	4.7	4.5	3.9	4.7	4.3	4.3	
No children living anywhere	42.5	20.1	28.6	29.9	58.1	21.4	32.4	34.0	50.0	20.8	31.1	32.4	
Two or more siblings living within 10 miles	14.1	28.7	22.7	22.1	21.6	21.7	20.2	20.6	17.8	24.8	21.3	21.3	
One sibling living within 10 miles	23.1	17,8	24.1	22.9	28.4	25.2	23.7	24.5	25.7	21.9	23.8	23.8	
No siblings living within 10 miles, but 2 or more living more than 10 miles away in Ireland	9.0	12.6	9.6	10.0	8.1	12.4	9.1	9.4	8.6	12.4	9.2	9.6	
No siblings living within 10 miles, but 1 sibling living more than 10 miles away in Ireland	10.3	10.6	11.7	11.2	6.8	10.0	10.4	9.9	8.6	10.3	10.8	10.4	
No siblings living in Ireland, but 1 or more living abroad	10.3	9.8	7.2	8.2	14.9	19.8	12.7	13.9	12.5	15.3	10.7	11.6	
No siblings living anywhere	33.3	20.5	24.7	25.6	20.3	10.9	23.9	21.7	27.0	15.2	24.1	23.2	

Table 9.1: Presence of children and siblings, classified by area of residence and type of household

		Urban d	ireas			Rural d	areas		All areas				
Time of most recent contact with:	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	
Children/grandchildren								_					
On last 2 weekdays	38.7	54.7	57.4	53.4	26.4	48.5	61.3	48.0	32.5	51.2	53.5	50.2	
Within last 7 days	7.5	15.4	10.7	10.9	12.2	18.3	7.3	9.4	9.7	17.0	8.5	10.0	
Within last month	5.0	8.4	2.9	4.2	1.5	6.5	3.3	8.5	3.3	7.4	8.2	3.8	
More than a month ago	6.3	2.1	1.6	2.5	1.5	5.3	6.8	6.0	3.9	3.8	4.9	4.6	
Has no children or grandchildren	42.5	19.4	27.4	28.9	58.1	21.4	31.2	33.1	50.0	20.5	29.9	31.5	
Brothers/sisters/nieces/nephews													
On last 2 weekdays	17.7	13.8	19.7	18.4	21.6	15.9	17.6	17.9	19.6	15.0	18.5	18.1	
Within last 7 days	17.7	18.9	15.9	16.7	23.0	12.9	16.2	16.6	20.3	15.6	16.2	16.7	
Within last month	12.7	23.9	14.8	15.9	8.1	20.7	18.3	17.4	10.5	22.1	17.0	16.8	
More than a month ago	22.8	33.0	34.1	31.8	33.8	41.7	32.1	33.6	28.1	37.8	32.7	32.8	
Has no siblings or nieces/nephews	29.1	10.4	15.6	17.3	13.5	8.7	15.8	14.5	21.6	9.5	15.7	15.0	
Other relatives													
On last 2 weekdays	12.8	16.1	20.3	18.2	18.9	20.7	24.3	23.2	15.8	18.6	22.9	21.2	
Within last 7 days	24.4	19.3	17.5	19.1	24.3	19.1	23.4	22.9	24.3	19.2	21.2	21.4	
Within last month	16.7	11.2	16.5	15.7	10.8	11.8	16.7	15.4	13.8	11.5	16.6	15.5	
More than a month ago	33.3	35.5	27.9	30.2	43.2	41.9	27.5	31.3	38.2	39.0	27.7	30.9	
Has no relatives	12.8	17.9	17.8	16.9	2.7	6.5	8.1	7.3	7.9	11.7	11.6	11.1	
Friends or neighbours													
On last 2 weekdays	86.1	88.3	77.5	80.9	86.5	85.2	80.1	81.5	86.3	86.6	79.1	81.2	
Within last 7 days	12.7	10.4	17.7	15.6	9.5	14.1	16.1	15.1	11.1	12.4	16.8	15.3	
Within last month	1.3	0.7	1.2	1.1	2.7	0.7	2.6	2.3	2.0	0.7	2.1	1.8	
More than a month ago	_	0.7	2.2	1.6	1.4	_	0.7	0.7	0.7	0.3	1.3	1.0	
Not applic.		_	1.3	0.8	_		0.5	0.4	_	_	0.8	0.6	
All persons													
On last 2 weekdays	93.7	92.4	92.2	91.6	94.6	91.7	90.6	91.2	94.0	92.1	91.1	91.7	
Within last 7 days	6.3	7.6	7.4	7.2	5.4	8.4	7.9	7.7	6.0	7.9	7.9	7.6	
Within last month		-	0.5	0.3	_	_	1.3	1.0	0.0	0.0	1.0	0.7	
More than a month ago		-		0.9	-	_	0.2	0.1	0.0	0.0	0.0	0.0	

Table 9.2: Details of when respondent last talked to relatives and friends, classified by area of residence and type of household

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been longer than this since they had talked to anyone. Since none of these respondents lived alone, we must conclude that these answers represent some type of misunderstanding on the part of the respondent. The type of person with whom respondents appeared to have most contact was a friend or neighbour — some 81 per cent had spoken to a friend or neighbour within the past two days. Contact with children was the next most significant about 50 per cent of respondents had seen their children within the past two days. Those living alone are, as we have seen, far more likely to be childless. It is not surprising, therefore, to find that only about one-third of them saw any of their children within the previous two days. This phenomenon was especially marked in rural areas.

Availability of Aid

Table 9.3 emphasises the sharp contrast between the amount of aid available to old people living alone and those living in other types of household. Respondents were asked who would look after them if they had a heavy 'flu. Over 80 per cent of those living in multi-member households replied that "another household member" would care for them, and only about one in twenty said that they would have to go to hospital. Almost one-third of those living alone (24 per cent in urban areas and 35 per cent in rural) replied that they would have to go to hospital. For those living alone who would not go to hospital, children appeared to play a more important role in urban than in rural areas. It is interesting to note that an appreciable minority (about four per cent) of those living alone said that they employ a "paid helper" if they were ill. Only about 0.7 per cent mentioned help from a State social service agency and 0.3 per cent help from a voluntary organisation. Indeed, the latter was not mentioned at all in rural areas.

Table 9.4 is based on the responses to a series of questions relating to household tasks. Each respondent was asked whether they could perform certain everyday chores and who would help them with the task if, for any reason, they were unable to do it themselves. The tasks in question were as follows (the figure in parentheses is the percentage of respondents who reported that they could perform this task with "no trouble"):

- (i) light tasks like washing dishes or tidying (80 per cent),
- (ii) heavy tasks like washing a floor or cleaning windows (43.6 per cent),
- (iii) making a cup of tea (89.8 per cent),
- (iv) preparing a hot meal (66.8 per cent),
- (v) doing one's own laundry (49.5 per cent),
- (vi) shopping for groceries (63.1 per cent).

		Urban d	ireas		Rural d	areas		All areas				
	Single person	Married couple	Other type of hshld	All hshids	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds
Nobody, would have to go to hospital	23.7	2.7	4.7	8.0	35,1	7.9	7.2	10.6	29.2	5.6	6.3	9.5
Other household member	0.0	82.2	85.2	69.3	0.0	77.6	85.7	74.9	0.0	79.7	85.6	72.7
Child or grandchild	32.5	10.3	3.1	9.2	18.9	9.5	2.3	4.9	25.9	9.9	2.6	6.6
Other relative	15.0	2.1	2.7	5.0	25.7	0.6	2.1	4.6	20,1	1.2	2.3	4.8
Other neighbour	18.8	2.1	1.4	4.8	13.5	2.8	1.7	3.2	16.2	2.5	1.6	3.9
Paid helper	5.0	0.0	1.0	1.6	4.1	1.1	0.2	0.8	4.5	0.6	0.5	1.1
State Social Service Agency	2.5	0.0	0.2	0.6	2.7	0.0	0.6	0.7	2.6	0.0	0.4	0.7
Voluntary Social Service Agency	2.5	0.0	0.5	0.8	_	-	_	-	1.5	0.0	0.2	0.3
Other person outside the household	_	0.7	1.1	0.8	0.0	0.6	0.1	0.2	0.0	0.6	0.5	0.4

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Task: "Light tasks like washing		Urban	areas			Rural	areas		All areas				
duties or tidying up"	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	
Respondent can do with no trouble	94.9	94.4	84.0	87.7	83.8	82.6	73.2	75.5	89.5	87.9	77.2	80.5	
Respondent can do with difficulty	3.8	3.4	10.8	8.3	13.5	12.6	15.6	15.0	8.6	8.5	13.8	12.3	
Respondent cannot do alone	1.3	2.2	5.2	4.0	2.7	4.8	11.2	9.3	2.0	3.6	9.0	7.2	
Person who would help respondent													
Nobody to help	16.7	2.1	1.3	4.3	13.5	1.7	1.1	2.7	15.1	1.8	1.2	3.3	
Other member of household	0.0	76.6	90.0	71.6	0.0	80.2	91.4	79.3	0.0	78.6	90.9	76.3	
Child or grandchild (outside household)	33.3	13.7	2.8	9.6	19.0	13.0	2.7	5.8	26.3	13.3	2.7	7.3	
Other relative	10.3	4.2	2.4	4.2	33.8	1.1	1.9	5.5	21.7	2.5	2.1	5.0	
Neighbour	28.2	2.7	1.4	6.7	24.3	3.5	2.1	4.9	26.3	3.1	1.9	5.6	
Paid helper	5.1	0.7	1.0	1.7	5.4	0.6	0.3	1.0	5.3	0.6	0.6	1.3	
State Social Service Agency	1.3	0.0	0.2	0.4	2.7	0.0	0.0	0.3	2.0	0.0	0.1	0.3	
Voluntary Social Service Agency	2.6	0.0	0.0	0.5	0.0	0.0	0.2	0.1	1.3	0.0	0.1	0.3	
Other person outside household	2.6	0.0	0.9	1.1	1.4	0.0	0.2	0.3	2.0	0.0	0.5	0.6	

Table 9.4: Respondents' ability to perform certain household tasks and the identity of the person who would help them with
the task, classified by area of residence and type of household

Task: "Heavy tasks like washing		Urban d	areas			Rural	areas			All ar	eas	
floors or cleaning windows"	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds
Respondent can do with no trouble	50.0	55.6	44.6	47.4	48.6	56.4	37.3	41.2	49.3	56.1	39.8	43.6
Respondent can do with difficulty	28.2	24.8	21.3	23.2	28.4	22.6	28.3	27.6	28.3	23.6	25.8	25,9
Respondent cannot do alone	21.8	19.6	34.1	29.4	23.0	21.0	34.4	31.3	22.4	20.4	34.3	30.6
Person who would help respondent												
Nobody to help	16.7	1.4	2.6	5.0	16.2	4.0	1.7	3.7	16.4	2.9	2.0	4.2
Other member of household	0.0	68.1	84.4	66.7	0.0	68.2	86.2	73.8	0.0	68.1	85.6	71.0
Child or grandchild (outside household)	34.6	18.7	3.8	11.3	17.6	16.4	5.2	8.0	26.3	17.4	4.7	9.3
Other relative	9.0	5.6	3.0	4.5	33.8	3.5	2.9	6.6	21.1	4.4	2.9	5.8
Neighbour	21.8	4.1	1.4	5.7	21.6	6.8	2.4	5.3	21.7	5.6	2.0	5.4
Paid helper	10.3	2.1	2.6	4.0	6.8	1.1	0.8	1.5	8.6	1.5	1.5	2.5
State Social Service Agency	1.3	0.0	0.5	0.5	2.7	0.0	0.3	0.5	2.0	0.0	0.3	0.5
Voluntary Social Service Agency	3.8	0.0	0.8	1.3	0.0	0.0	0.3	0.2	2.0	0.0	0.5	0.6
Other person outside household	2.6	0.0	0.9	1.1	1.4	0.0	0.2	0.3	2.0	0.0	0.5	0.6

······		Urban d	areas			Rural d	ireas		All areas				
Task: "Make cup of tea"	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Ma rri ed couple	Other type of hshld	All hshids	
Respondent can do with no trouble	97.4	97.1	91.2	93.3	89.2	91.6	86.4	87.4	93.4	94.1	88.2	89.8	
Respondent can do with difficulty	1.3	2.1	5.4	4.1	9.5	3.7	6.4	6.4	5.3	2.9	6.0	5.4	
Respondent cannot do alone	1.3	0.8	3.4	2.6	1.4	4.8	7.2	6.2	1.3	3.0	5.8	4.7	
Person who would help respondent													
Nobody to help	16.7	2.1	1.9	4.7	9.5	1.1	1.1	2.1	13.2	1.5	1.4	3.1	
Other member of household	0.0	79.2	89.2	71.6	0.0	84.7	92.5	80.7	0.0	82.2	91.3	77.1	
Child or grandchild (outside household)	24.3	13.9	2.4	7.7	17.6	9.0	2.3	4.8	21.0	11.2	2.3	6.0	
Other relative	10.3	3.4	2.5	4.1	33.8	1.1	1.6	5.4	21.7	2.2	2.0	4.9	
Neighbour	38.5	1.4	1.8	8.6	29.7	3.5	1.7	5.3	34.2	2.5	1.7	6.6	
aid helper	5.1	0.0	0.7	1.4	5.4	0.6	0.3	1.0	5.3	0.3	0.5	1.1	
tate Social Service Agency	1.3	0.0	0.2	0.4	2.7	0.0	0.0	0.3	2.0	0.0	0.1	0.8	
Joluntary Social Service Agency	2.6	0.0	0.4	0.7	0.0	0.0	0.2	0.1 [†]	1.3	0.0	0.2	0.4	
)ther person outside household	1.3	0.0	0.9	0.8	1.4	0.0	0.2	0.3	1.3	0.0	0.5	0.5	
			Table	9.4: (c	ontinued)							
		Urban	areas			Rural	areas			All ar	eas		
Task: "Prepare a hot meal"	Single person	Married couple	Other type of hshld	`All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	
Respondent can do with no trouble	94.9	75.7	73.6	77.9	75.7	66.4	55.6	59.4	85.5	70.6	62.2	66.8	
Respondent can do with difficulty	3.8	15.0	15.0	12.9	14.9	20.0	25.2	23.3	9.2	17.7	21.4	19.1	
Respondent cannot do alone	1.3	9.4	11.4	9.2	9.5	13.6	19.1	17.2	5.3	11.7	16.4	14.1	
Person who would help respondent													
Nobody to help	16.7	2.1	2.0	4.7	10.8	1.7	1.0	2.3	13.8	1.9	1.3	3.2	
	0.0	76.3	88.5	70.7	0.0	78.0	90.0	77 .9	0.0	77.3	89.5	75.0	
Other member of household	0.0	10.0		~ ~	17.6	12.3	3.1	5.9	23.7	12.7	2.9	6.9	
	-	13.2	2.4	8.5									
Child or grandchild (outside household)	-		2.4 3.3	4.9	33.7	2.3	2.3	6.0	21.7	3.5	2.6		
Child or grandchild (outside household) Other relative	29.4	13.2					2.3 2.5	5.6	29.6	4.4	2.0	6.4	
Child or grandchild (outside household) Dther relative Neighbour	29.4 10.3	13.2 4.9	3.3	4.9	33.7	2.3		5.6 1.2	29.6 5.9		2.0 0.6	6.4 1.4	
Other member of household Child or grandchild (outside household) Other relative Neighbour Paid helper State Social Service Agency	29.4 10.3 33.3	13.2 4.9 3.4	$3.3 \\ 1.2$	4.9 7.6	33.7 25.7	2.3 5.1	2.5 0.5 0.1	5.6 1.2 0.6	29.6 5.9 2.6	4.4 0.3 0.0	2.0 0.6 0.2	6.4 1.4 0.6	
Child or grandchild (outside household) Other relative Neighbour	29.4 10.3 33.3 5.1	13.2 4.9 3.4 0.0	3.3 1.2 0.9	4.9 7.6 1.5	33.7 25.7 6.8	2.3 5.1 0.6	2.5 0.5	5.6 1.2	29.6 5.9	4.4 0.3	2.0 0.6	5.8 6.4 1.4 0.6 0.4 0.5	

Table 9.4: (continued)

Task: "Do own laundry"		Urban	areas			Rural	areas			All ar	eas	
	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshids
Respondent can do with no trouble	71.8	51.0	52.6	55.9	60.8	54.9	40.9	45.2	66.4	53.2	45.2	49.5
Respondent can do with difficulty Respondent cannot do alone	$\begin{array}{c} 16.7 \\ 11.5 \end{array}$	21.2 27.8	21.7 25.8	20.7 23.4	16.2 23.0	24.4 20.7	23.7 35.4	$22.9 \\ 31.9$	16.4 17.1	23.0 23.9	22.9 31.9	22.0 28.6
Person who would help respondent												
Nobody to help	15.4	2.1	1.9	4.4	12.2	3.5	1.3	2.9	13.8	2.8	1.5	3.5
Other member of household	0.0	70.1	83.9	66.6	0.0	67.0	84.0	71.9	0.0	68.4	84.0	69.8
Child or grandchild (outside household)	33.3	17.3	3.2	10.5	17.6	15.2	5.4	8.0	25.6	16.2	4.6	9.0
Other relative	11.5	4.9	4.2	5.7	35.0	6.4	4.0	8.0	23.0	5.8	4.1	7.1
Neighbour	24.4	4.1	1.9	6.5	23.0	6.3	3.2	5.9	23.7	5.3	2.7	6.1
Paid helper	7.7	0.0	2.1	2.8	6.8	0.6	0.6	1.3	7.2	0.3	1.2	1.9
State Social Service Agency	2.6	0.0	0.5	0.8	4.1	1.1	0.6	1.1	3.3	0.6	0.6	1.0
Voluntary Social Service Agency	3.8	0.7	1.1	1.5	0.0	0.0	0.7	0.5	2.0	0.3	0.8	0.9
Other person outside household	1.3	0.7	1.3	1.2	1.4	0.0	0.2	0.3	1.3	0.3	0.6	0.7
			Table	9.4: (ce	ontinued)						
Task: "Shop for		Urban a	reas			Rural a	ireas	<u></u>		All are	eas	
groceries"	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	other type of hshld	All hshlds
Respondent can do with no trouble	79.5	77.4	66.7	70.9	73.0	71.0	53.5	58.1	76.3	73.9	58.2	63.1
Respondent can do with difficulty	6.4	12.9	10.6	10.2	6.8	15.2	18.2	16.5	6.6	14.2	15.4	13.9
Respondent cannot do alone	14.1	9.7	22.7	18.9	20.3	13.7	28.3	25.4	17.1	11.9	26.4	22.9
Person who would help respondent												
Nobody to help	16.7	1.4	1.3	4.2	8.1	2.2	0.8	1.8	12.5	1.9	1.0	2.8
Other member of household	0.0	72.2	85.9	68.3	0.0	71.6	89.9	77.2	0.0	71.9	88.3	73.6
Child or grandchild (outside household)	26.9	18.0	3.2	9.3	20.3	12.4	3.8	6.6	23.7	14.9	3.6	7.7
Other relative	11.5	3.6	3.7	5.2	32.4	2.9	1.9	5.7	21.7	3.2	2.6	5.5
leighbour	32.1	4.8	3.1	8.8	28.4	10.3	2.7	6.7	30.3	7.8	2.8	7.6
aid helper	3.8	0.0	0.7	1.2	6.8	0.6	0.3	1.1	5.3	0.3	0.5	1.1
tate Social Service Agency	1.3	0.0	0.5	0.5	2.7	0.0	0.1	0.4	2.0	0.0	0.2	0.5
		~ ~	0.0	1.3	0.0	0.0	0.0					
Voluntary Social Service Agency Other person outside household	3.8 3.8	0.0	0.8	1.0	0.0	0.0	0.3	0.2	2.0	0.0	0.5	0.6

Table 9.4: (continued)

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A substantial majority of respondents can cope with light tasks and with making a cup of tea. However, more than half of them have some difficulty in performing heavier tasks like washing a floor, cleaning windows or doing their own laundry. Those living alone were significantly better able to prepare a hot meal and do their own laundry than were persons living in other types of household. There were, however, substantial numbers of these respondents who had difficulty in performing most of these tasks.

The questionnaire also required respondents to state who would help them with the task if they were unable to do it themselves. The answers given varied very little from one task to another; predictably enough, respondents relied on the same people for help with most tasks. There are major differences between those who live alone and others. Over one-eighth of those living alone report that they have "nobody to help" with any of the tasks. Only about three per cent of persons in other types of household gave this response. The latter appear to rely predominantly on other household members for help. About a quarter of those living alone got help from their children or grandchildren. This contrasts with the finding that less than onetenth of those living in other types of household said they would receive help from children or grandchildren living outside their household. Neighbours play a particularly important role in the case of old people living alone about a quarter mention "neighbours" as their source of help with the various tasks. Relatives other than children appear to be much more important in rural than in urban areas. Paid helpers were mentioned by about one respondent in twenty amongst those living alone. State and voluntary social service organisations seem to concentrate almost exclusively on those living alone and these agencies were mentioned by less than five per cent of those respondents.

The final aspect of respondents' social contact which we examined related to respondents' hobbies and pastimes. The results are shown in Table 9.5. Some 64 per cent said they had been out of the house on the day before the interview. This percentage was higher in urban than in rural areas. We divided the pastimes mentioned by respondents into active and passive. About 45 per cent of respondents mentioned some active pastime. Knitting and sewing were the most popular, followed by bingo, "socialising" and gardening. About three-quarters of respondents said they had a passive pastime: TV and reading were by far the most popular. Fewer rural than urban respondents mentioned a passive pastime.

Indices of Contact and Aid

In planning our survey, we had hoped to be able to derive an index of the extent of respondents' social contact. However, as was shown above, the

		Urban d	areas			Rural	areas			All ar	eas	
	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds	Single person	Married couple	Other type of hshld	All hshlds
Percentage of respondents who had been outside the house on the day before the interview	70.5	75.1	67.0	69.0	68.9	69.2	58.6	61.3	69.7	71.9	61.5	64.2
Percentage mentioning each of the following hobbies or pastimes												
Active												
No active pastimes	48.5	42.9	53.7	51.0	59.4	45.0	60.0	57.9	53.9	44.0	57.7	55.1
Gardening	8.8	16.3	7.2	9.0	8.1	11.7	5.4	6.5	8.4	13.8	6.0	7.5
House repairs – DIY	2.5	0.0	1.1	1.2	0.0	0.0	0.1	0.1	1.4	0.0	0.5	0.5
Knitting, sewing	16.3	6.8	9.3	10.2	8.1	8.7	9.5	9.3	12.3	7.9	9.6	9.7
Walking	2.5	4.3	5.4	4.6	1.4	4.7	2.0	2.3	1.9	4.5	3.2	3.2
Socialising	6.3	4.9	6.3	6.1	13.5	8.7	7.1	8.0	9.7	7.0	6.8	7.3
Bingo – cards	8.8	10.7	10.2	10.0	6.8	9.7	9.3	9.1	7.8	10.2	9.6	9.4
Other outdoor activity	1.3	5.7	3.0	3.1	1.4	5.5	4.1	3.9	1.3	5.6	3.7	3.6
Other indoor activity	5.0	8.3	3.8	4.7	1.4	6.0	2.6	2.9	3.2	7.1	3.0	3.6
Passive												
No passive pastimes	20.0	21.9	18.9	19.6	33.8	32.5	28.6	29.8	26.6	27.7	25.0	25.6
TV	32.4	34.0	40.0	37.6	14.9	31.7	31.1	29.3	24.0	32.7	34.4	32.7
Radio	7.5	0.7	5.6	5.2	16.2	4.7	8.2	8.7	11.7	2.9	7.3	7.3
Theatre, cinema	3.8	0.0	0.4	1.0	0.0	0.0	0.2	0.1	1.9	0.0	0.3	0.5
Reading	32.4	36.5	25.6	28.7	24.3	24.4	23.7	23.9	28.6	29.9	24.2	25.8
Pub, drinking	1.3	1.4	2.5	2.1	8.1	2.0	4.8	4.9	4.5	1.7	4.0	3.7
Sports spectation	1.3	4.8	4.4	3.9	1.4	2.9	2.5	2.4	1.3	3.8	3.2	3.0
Other outdoor passive	0.0	0.0	0.2	0.1	0.0	0.0	0.1	0.1		_	0.2	0.1
Other indoor passive	1.3	0.7	2.3	1.9	1.4	1.8	0.7	0.9	1.3	1.3	1.3	1.3

Table 9.5: Percentage of respondents who had been outside the house on the day before the interview, together with respondents'main hobbies, classified by area of residence and type of household

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questions we asked regarding contact with kin, neighbours, friends, etc., received a very high number of positive answers. This meant that the group of persons who appeared from our survey results to lack contact was very small, and that it was not, therefore, feasible to construct such an index. It should not be inferred, however, that lack of contact may not be a problem for appreciable numbers of elderly people. It may be that the questions we asked were deficient in that they did not allow us to analyse in sufficient detail the range, depth and frequency of respondents' contacts.

It was possible to create an index reflecting the amount of aid available to elderly persons living alone. To do this, we counted⁸ the number of times a respondent said they would have somebody to help with each of the household tasks described above. Hence, the higher the value of the index, the more aid was available to the respondents. The mean values of the index classified by income level and urban/rural residence were as follows:

Income le	evel	Area
Under £15	: 5.33	Urban: 4.85
£15-19.99	: 4.48	Rural : 5.22
£20 and over	: 4.70	
A	All respond	lents : 5.01

Thus, aid is somewhat more readily available in rural than in urban areas, and those in the lowest income category appear to have distinctly more than those in the higher income groups.

8. This index performed reasonably well when subjected to the tests for Guttman scalability. The coefficient of reproducibility was 0.97 and the minimum marginal reproducibility was 0.84.

Chapter 10

TAKE-UP OF STATE AND VOLUNTARY SERVICES FOR THE ELDERLY

Introduction

There exists a wide variety of State and voluntary schemes to cater for the needs of the elderly. The main State schemes (besides the contributory and non-contributory pensions) administered by the Department of Social Welfare are those involving free electricity, free solid fuel, free transport, free black and white TV licences, and free telephone rental. At the time of our survey, the following were the eligibility criteria for these schemes. (The criteria have changed somewhat since our survey was carried out).

Free Electricity:	Persons aged 66 or over who were in receipt of old age, blind, invalidity, widows' or retirement pensions or deserted wives' allowance <i>and</i> who were living alone or with the following classes of person only: dependent wife; invalid husband or other invalid person; other pensioners; dependent child; person giving the pensioner care and attention.
Free TV Licence:	The same conditions apply.
Free Transport:	All those aged 66 or over residing permanently in the State.
Fuel Schemes:	These schemes were operated by certain Local Authorities in urban areas. The Department of Social Welfare estimates that not more than one-third of the population aged 65 or over lived within the areas covered by these schemes.
Free Telephone Rental:	This scheme was just about to be introduced when our field-work commenced so that it would not be expected that many of our respondents would have applied under it. Those eligible are pensioners aged 66 or over who live entirely alone or with others who are so permanently incapacitated that they need constant care and attention.

In addition to these schemes, the various Health Boards administer schemes involving medical cards, meals-on-wheels, help with laundry, help from social workers and home help schemes. Local voluntary bodies frequently assist in the operation of these schemes and also administer schemes of their own. We begin by presenting some data on the utilisation of these services by all categories of elderly persons and then go on to examine utilisation by groups in particular need.

Utilisation of Services by All Persons 65 and Over

Table 10.1 shows the proportion of respondents who reported availing of the State social welfare schemes. Overall, some 40 per cent availed of free electricity, about 14 per cent of free solid fuel, about 63 per cent of free transport, about 32 per cent of free TV licence, 80 per cent have medical cards and only a tiny proportion said they were availing of the free telephone rental scheme. However, the latter scheme was only being introduced while the field-work for our survey was in progress, so that the answers obtained cannot be taken to reflect the level of utilisation which will prevail when the scheme has been in operation for some time.

This table breaks down respondents as between those in receipt of noncontributory old age pension, widows' or blind pension or home assistance and those not in receipt of such payments. Only in respect of medical cards is there a substantial difference between the overall utilisation rates of the two groups. However, those living alone who receive such pensions appear to benefit from free electricity and free TV licences to a substantially greater extent than do those living alone not in receipt of any of these pensions.

Table 10.2 shows the reason given by respondents for not availing of the schemes. Except in the case of the free solid fuel, very few reported that they had never heard of these schemes.

Over 80 per cent of those not availing of free electricity either had applied and failed to qualify or did not think they qualified. About 12 per cent did not want to avail of the scheme or were not able to. Over 60 per cent of those not availing of the free solid fuel scheme said that they had found, or believed, that they would not qualify. Some 12 per cent did not wish or were unable to avail of this scheme.

Of those in receipt of the specified pensions, almost everyone who did not avail of the free transport scheme replied that they did not wish or were not able to avail of it. Amongst those not in receipt of these pensions, about 40 per cent said that they did not qualify and practically all the remainder did not wish or were unable to avail of the free transport scheme. About twothirds of those not availing of the free television licence scheme did not qualify for it or thought they would not qualify. Some two per cent reported

			Sc	heme		
Category	Free electricity	Free solid fuel	Free transport	Free TV licence	Medical card	Free telephone rental
			Per	r cent		
Persons receiving old age (non-contributory) widows' or blind pension, or home assistance						
Living alone	78.7	29.3	73.3	53.3	93.3	6.6
Living with spouse only	70.6	16.1	64.8	59.7	90.2	1.0
Living in other type of household	31.0	9.6	60.8	22.6	92.5	2.0
All persons	42.7	13.4	63.2	31.5	92.4	2.6
			Per	r cent		
Persons not receiving old age (non-contributory) widows' or blind pension, or home assistance						
Living alone	62.0	31.6	70.9	38.0	78.5	2.5
Living with spouse only	62.2	15.9	77.0	59.6	69.8	0.6
Living in other type of household	27.6	10.4	57.2	23.6	68.0	0.9
All persons	38.5	14.4	62.6	32.0	69.8	1.1
Total all persons	40.5	13.9	62.9	31.7	80.3	1.8

Table 10.1: Percentage of respondents availing of six state schemes, classified by type of household and whether respondent was inreceipt of certain state pensions

	Those rec	eiving the pen	sions specifie	d above	Those not receiving the pensions specified above				
Reason	Free electricity	Free solid fuel	Free transport	Free TV licence	Free electricity	Free solid fuel	Free transport	Free TV licence	
	·······	<u> </u>		Per	cent		<u></u>		
Did apply but did not qualify	22.1	7.6	0.0	12.1	20.6	12.8	4.0	12.0	
Has not heard of scheme	0.9	24.1	1.7	2.0	1.8	13.9	0.7	1.9	
Do not think I qualify and have not applied	63.7	56.3	5.5	50.1	67.1	61.2	35.9	63.7	
Do not want or am not able to avail of scheme	13.4	11.9	92.9	35.7	10.5	11.9	59.4	22.3	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	

Table 10.2: Reasons which respondents gave for not availing of four state schemes, classified by whether or not they were in receipt
of old age (non-contributory), widows' or blind pension, or home assistance

	Urban					Rural				All areas			
Service	Single person	Married couple	Other type of hshld	All types of hshld	Single person	Married couple	Other type of hshld	All types of hshld	Single person	Married couple	Other types of hshld	All types of hshld	
						Per	cent		·		<u></u>		
Home assistance	7.5	2.7	2.3	3.4	2.7	0.0	0.2	0.5	5.2	1.2	1.0	1.6	
Meals-on-wheels	3.8	0.0	0.0	0.7	5.4	1.1	0.4	1.1	4.5	0.6	0.3	0.9	
Laundry	5.0	2.1	0.5	1.6	5.4	1.1	1.2	1.7	5.2	1.5	0.9	1.7	
Social workers	3.8	0.7	3.8	3.3	4.1	0.0	1.4	1.5	3.9	0.3	2.3	2.2	
Home help	1.3	1.4	0.5	0.8	5.4	2.2	1.6	2.1	3.2	1.8	1.2	1.6	

Table 10.3: Percentage of respondents who avail of state and voluntary services, classified by area and type of household

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that they had not heard of the scheme and the remaining third stated that they could not or did not wish to avail of the scheme. Reasons for not availing of the free telephone rental scheme are not given since this scheme had not been in operation long enough at the time of our survey to produce valid replies.

Table 10.3 shows respondents' utilisation of various other services: home assistance, meals-on-wheels, laundry, social workers and home help. Overall, the percentage who avail of these services is about two per cent or less. However, the utilisation rate is a good deal higher among those who live alone than among others. Home assistance appears to be more prevalent in urban than in rural areas.

Respondents who did not avail of the meals-on-wheels, laundry, social workers or home help were asked why. Their responses are shown in Table 10.4. In respect of each scheme, about three-quarters said "they did not need it" and about one-fifth said the scheme was not available in their area. About two per cent felt they would not qualify and between three and four per cent had not heard of each scheme.

Reason	Meals-on-wheels	Laundry	Social workers	Home help
		Per	cent	
Did apply but did not qualify	0.3	0.2	0.3	0.5
Has not heard of scheme	2.9	4.0	4.5	4.0
Do not think I qualify and have not applied	2.5	2.0	2.0	2.2
Do not need it	72.9	73.7	75.0	76.2
Not available in this area	21.3	20.1	18.1	17.1
Don't know	0.1	0.1	0.1	0.1
Total	100.0	100.0	100.0	100.0

 Table 10.4: Reasons given by respondents for not availing of various state and voluntary services

Utilisation of Services by the Elderly with Particular Need

In the course of the preceding chapters we developed a set of measures of the needs of the elderly in various areas. These measures included: income levels, housing defects index (HDI), lack of amenities index (LAI), functional capacity index (FCI) and an index of aid (ADI). In this section we examine the extent to which the State and voluntary services concentrate on groups in particular need. We try to identify relatively neglected sub-groups and to quantify their importance in the elderly population.

Clearly, our measures suffer from a number of defects. None of the indices of need is a fully comprehensive measure of all aspects of deprivation. Nor does our catalogue of services comprise all the State and voluntary services in existence. They should, however, help to give a general idea of the magnitude and location of unmet needs.

We deal first with the State services, utilisation of which is shown in Tables 10.5-10.8, classified by type of household, income level, HDI, LAI and FCI. Readers should note that, in order to avoid the problems discussed in Chapter 3 above, of married women declaring they had zero income when they were classified as dependants of their husbands, we have excluded from this table married women living with their husbands who reported incomes under $\pounds 5.00$.

Category	Free electricity	Free solid fuel	Free transport	Free TV licence	Medical card
Person living alone					·····
Income: Under £15	81.7	43.9	74.4	54.9	97.6
£15-19.99	82.6	30.4	78.3	56.5	95.7
£20 and over	46.8	8.5	66.0	25.5	63.8
All incomes	71.1	30.9	71.4	46.1	86.8
Married couple					
Income: Under £15	72.3	19.3	65.4	60.4	88.7
£15-19.99	61.6	9.0	75.1	48.1	85.7
£20 and over	65.7	12.2	74.5	62.0	73.1
All incomes	67.9	14.8	71.0	60.3	80.2
Other type of household					
Income: Under £15	31.9	14.5	59.2	25.2	89.0
£15-19.99	31.7	13.9	60.3	21.0	86.0
$\pounds 20$ and over	27.0	3.3	58.7	22.5	69.0
All incomes	30.1	10.4	59.1	23.8	81.5
All persons					
Income: Under £15	44.0	19.6	62.2	33.5	90.3
$\pounds 15-19.99$	45.5	16.9	65.5	31.2	88.0
£20 and over	36.8	5.7	62.7	30.3	69.1
All incomes	41.5	14.1	62.7	32.1	82.2

Table 10.5: Percentage of respondents who utilise five state schemes, classified by type of household and weekly income of respondent (excluding married women living with their spouses who reported incomes under £5 per week)

Table 10.5 indicates that the free electricity scheme is heavily utilised by poorer people living alone – over 80 per cent of those who lived alone and whose incomes were under $\pounds 20$ per week availed of it as compared with 47 per cent of those with higher incomes. There is less variation by income in the utilisation rate of this scheme in the other two types of household, although in each case this rate is highest in the poorest group.

The free solid fuel scheme follows a broadly similar pattern but the overall utilisation rate is lower — at about 14 per cent. There is greater uniformity in the use of the free transport scheme across the different income groups. It is, as was shown above, more often availed of by persons living alone or with their spouse only. Free TV licences are held by about 60 per cent of persons resident in "married couple" households, as compared with 24 per cent of persons in other types of household. Practically all those living alone with incomes less than £20 per week had medical cards. Within each type of household, those with incomes less than £20 were more likely to have medical cards.

Table 10.6 classifies the utilisation rates by the household defects index. For the purposes of this table, the index is dichotomised into dwellings with a high number of defects and those with a relatively low number. So far as it is

Category	Free elect ri city	Free solid fuel	Free transport	Free TV licence	Medical card
Person living alone					
HDI: High	71.8	29.4	69.4	45.9	84.7
Low	67.1	31.4	75.7	44.3	87.1
Total	69.7	30.3	72.3	45.2	85.8
Married couple					
HDI: High	63.9	14.3	50.9	56.4	79.2
Low	66.7	11.4	65.1	63.0	76.0
Total	65.4	12.8	58.1	59 .9	77.5
Other type of household					
HDI: High	33.4	8.6	50.2	22.8	78.5
Low	25.4	8.6	50.5	23.4	81.3
Total	29.2	8.6	50.4	23.1	80.0
All persons					
HDI: High	44.1	12.4	53.1	31.4	79.6
Low	37.0	11.6	55.6	32.1	81.3
Total	40.4	12.0	54.4	31.8	80.5

 Table 10.6: Percentage of respondents who utilise five state schemes, classified by type of household and housing defects index (HDI)

possible to judge from this index, there seem to be few substantial differences between the utilisation rates of the elderly in relatively poor housing and those in relatively good housing.

Table 10.7 examines the same data classified by the lack of amenities index. As we saw in Chapter 7 above, the LAI is more closely correlated with income than was the HDI. Hence, it is not surprising that the utilisation rates, which, as Table 10.5 showed, vary strongly with income, also vary with LAI. In general, persons living in households lacking a lot of amenities are more likely to avail of the State services than are those resident in relatively well-provided households.

Variations in utilisation rates by the functional capacity index (FCI) are shown in Table 10.8. Most rates are higher in the high scoring group, i.e., persons with poor functional capacity. For this health-related index, it is especially interesting to examine variations in the utilisation rates of medical cards. Overall, about 81 per cent of respondents report that they have a medical card. Those with high levels of incapacity have an average utilisation rate of 88 per cent and this rises to about 92 per cent in the case of those with high incapacity living alone.

Category	Free electricity	Free solid fuel	Free transport	Free TV licence	Medical card
Person living alone	······	·			
LAI: High	75.7	34.6	69.2	40.2	89.7
Low	56.2	20.8	79.2	56.2	77.1
Total	69.7	30.3	72.3	45.2	85.8
Married couple					
LAI: High	77.5	11.7	54.4	59.9	94.1
Low	57.9	14.5	60.5	59.9	67.2
Total	65.4	12.8	58.1	59.9	77.5
Other type of household					
LAI: High	48.4	12.9	53.7	28.8	88.8
Low	19.1	6.4	48.6	20.1	75.3
Total	29.2	8.6	50.4	23.1	80.0
All persons					
LAI: High	50.3	18.0	57.3	36.1	89.8
Low	27.8	8.2	52.5	28.9	74.2
Total	12.0	12.0	54.4	31.8	80.5

Table 10.7: Percentage of respondents who utilise five state schemes, classified by type of household and lack of amenities index (LAI)

Category	Free electricity	Free solid fuel	Free transport	Free TV licence	Medical card
Person living alone					
FCI: High	72.3	40.4	66.0	48.9	91.5
Low	68.5	25.9	75.0	43.5	83.3
Total	69.7	30.3	72.3	45.2	85.8
Married couple					
FCI: High	69.5	12.3	63.3	66.4	90.6
Low	64.1	14.8	56.8	57.9	73.6
Total	65.4	12.8	58.1	59.9	77.5
Other type of household					
FCI: High	34.0	8.1	42.5	27.6	87.4
Low	26.4	9.6	54.1	20.5	75.6
Total	29.2	8.6	50.4	23.1	80.0
All persons					
FCI: High	42.6	14.1	47.8	34.3	88.3
Low	39.3	11.1	57.2	30.5	76.5
Total	40.4	12.0	54.4	31.8	80.5

 Table 10.8: Percentage of respondents who utilise five state schemes, classified by type of household and functional capacity index (FCI)

Table 10.9 shows the utilisation rates of the various other services classified by income, HDI, LAI, FCI and the index of aid derived in Chapter 9. The services shown in this table (home assistance, meals-on-wheels, laundry service, social workers and home help), are more discretionary in nature than those discussed above and shown in Tables 10.5-10.8. Hence, it is not surprising to note the very low utilisation rates for those on over £20 per week and for those in relatively good health (low values of FCI). The two indices related to housing do not show such sharp divergences. It might be expected that clear differences should emerge when the data was classified by the aid index. However, it must be borne in mind that the aid index is based on responses to questions about who would help with specified tasks. Some of the respondents answered that a social worker or a Health Board home help would assist them. These were then classified as people with "high" aid available to them. Thus, the two variables in the table (extent of aid available and the utilisation rate) are not independent of one another.

		Service					
Category	Home assistance	Meals-on-wheels	Laundry	Social workers	Home help		
Income level							
Under £15	6.1	6.1	7.3	2.4	4.9		
£15-19.99	13.0	8.7	8.7	8.7	0.0		
£20 and over	0.0	0.0	0.0	5.4	2.1		
Housing defects index							
High	5.9	4.7	5.9	2.4	3.5		
Low	4.3	4.3	4.3	5.7	2.9		
Lack of amenities index							
High	5.6	4.7	5.6	4.7	2.8		
Low	4.2	4.2	4.2	2.1	4.2		
Functional capacity index							
High	10.6	12.8	12.8	6.4	10.6		
Low	2.8	0.9	1.9	2.8	0.0		
Index of aid Persons living alone with							
low aid	5.9	5.9	5.9	5.9	0.0		
Persons living alone with							
high aid	5.0	4.1	5.0	3.3	4.1		
All persons living alone	5.2	4.5	5.2	3.9	3.2		

 Table 10.9: Percentage of respondents living alone who avail of certain state and voluntary services classified by respondents' income, housing defects index, lack of amenities index, functional capacity index and index of aid

Chapter 11

CONCLUSIONS

Introduction

As was pointed out at the beginning of this study its main purpose was descriptive rather than analytic. Thus, the preceding chapters presented data on a variety of aspects of the lives of old people as determined from our survey and other sources. The present chapter is slightly more speculative in character: it attempts to highlight the main findings of the study with particular emphasis on emerging trends and likely future problems.

The Elderly Dependency Ratio

We saw above that Ireland differs strikingly from other developed countries in so far as the elderly dependency ratio (the proportion of the total population who are 65 and over) is relatively low and likely to fall further in the future. However, this ratio is highest in the poorer, more sparsely populated counties, especially those in the west.

Given this falling ratio, it would seem that it should be comparatively easy to make adequate provision for the elderly in the future. However, the data presented above on retirement rates modify this conclusion. We saw that the proportion of those aged 65 and over who are gainfully occupied is falling steadily. This is partly attributable to the reduction in the number of farmers in the labour force since these tend to remain gainfully occupied until much later in life. This rise in the retirement rate, combined with improved life expectancy, will mean that, although the total number of persons aged 65 and over will rise very little, the number dependent on State and other pensions will continue to grow.

Income and Assets of the Elderly

This brings us to the question of the level and sources of old people's incomes. As we saw the determination of an appropriate measure of poverty among the elderly is fraught with difficulty. However, there appears to be a high incidence of relative poverty among the elderly as judged by the criterion proposed by Rottman *et al.* It was estimated above that some 59 per cent of elderly households or sub-households had incomes less than 140 per cent of Unemployment Benefit levels compared with about 20 per cent of all

households.

This finding reflects the fact that a majority of old people rely on State pensions as their main or only source of income. Only about 15 per cent of the elderly have pensions from previous employers and many of these pensions are small, having been significantly eroded by inflation. Apart from farmers, few old people have income from employment or self-employment or from other sources.

State pensions are thus of critical importance in determining the living standards of old people. Contrary to popular belief these pensions have more than kept pace with inflation over the years. In fact, State pensions have more or less kept pace with the rise in incomes of the gainfully occupied. This rise in the real value of pensions, together with an expansion in coverage from about 50 per cent to over 80 per cent of those aged 65 and over, has led to a dramatic increase in State spending on pensions since 1950. Given the high proportion of the population now eligible for pension, the rate of increase in expenditure should moderate in future years.

Another factor likely to improve the position of the elderly in the future is the increasing number of employees who will be eligible for an occupational pension. It is estimated (Irish Association of Pension Funds, 1982) that some 75 per cent of the current labour force is covered by such a scheme. The extent to which the pensions arising from these schemes can help to alleviate poverty among the elderly will, to a large extent, be determined by future inflation rates. If high rates of inflation continue in the future, they are likely to erode the value of many of these pensions.

Levels of accumulated savings can also affect the standard of living of the elderly. About half of the households in our sample said they had no savings, but an appreciable number (about 12 per cent) stated they had $\pounds1,000$ or more at the time of interview, and over 50 per cent owned their home outright.

Housing

It is a common fallacy that most people live alone or with their spouse only. About one-eighth of the elderly live entirely alone and a similar proportion live with their spouse. The remainder live in other types of household, whether with children, siblings or others. There seems to be a tendency for the proportion living alone to increase, a phenomenon associated with the increasing urbanisation of the Irish population. It is a matter of speculation whether this arises from the increased "marginalisation of the elderly in Ireland" (Gilligan, 1981) or from a preference for "intimacy at a distance".

It is certainly true that the housing conditions and access to consumer durables of those living alone are distinctly inferior to those of other elderly

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people. For example, it appears from our survey that over 40 per cent of elderly people living alone do not have an inside WC. The poor housing conditions of this group, as described both by the present survey and Power (1980), suggest that policy intervention in this area might be considered.

Another possible policy innovation suggested to us at the beginning of our study was that the State should try to encourage old people or couples living in large dwellings to move to smaller, more easily maintained accommodation, thus freeing the larger dwellings for younger larger families. Our data suggest that there is little scope for such measures.

Health and Aid

While almost two-thirds of our sample reported some form of persistent illness, only about one-third reported that their capacity to perform a number of tasks was thereby impaired. Thus, the majority of elderly people appear to be quite active. Income seemed to be positively related to functional capacity, i.e., those on low incomes appeared to be further handicapped by poorer functional capacity.

We examined the extent of old people's contact with their kin and the extent of aid available to them in carrying out certain household tasks. While our measure of contact ("speaking to someone") did not evaluate the range or depth of the interaction, we found very few old people who lacked contact for an extended period. There is, therefore, little evidence of widespread "social disengagement" or "rolelessness" in our data. This does not imply that chronically isolated people do not exist. Indeed they do, and their problems are often acute. However, they appear to be sufficiently few in number to make their probability of inclusion in a survey such as ours very low. Given their comparative rarity, the problems of the chronically isolated would seem to be best dealt with by State or voluntary community work aimed specifically at locating them and alleviating their difficulties. For example, the "Alone" organisation is doing good work in this area.

The Role of the State

We also examined the extent of utilisation by the elderly of the various state sponsored and voluntary schemes, such as free electricity, free TV licence, free transport, fuel schemes, meals-on-wheels, social workers, etc. Among those not availing of the schemes, very few had never heard of them. The bulk of those not availing of the schemes appear to be those who are not eligible. On the whole, it seems from our data the State services appear to be most often availed of by those groups with high levels of need.

As noted in the Introduction to this study, one of our objectives was to document the heterogeneity in the elderly population with a view to suggesting where State policy might best be directed. We have shown that there are significant variations in income, wealth, housing conditions, health and aid by such factors as area, sex and social class. However, one characteristic above all others seems to differentiate the relatively deprived elderly from the others. That characteristic is the type of household in which the person lives. Old people living alone tend to have lower incomes, lower rates of home ownership and much poorer housing conditions than those resident in other types of household. On average, they are no healthier than others and are not significantly more capable of coping with everyday chores. Yet their resources of aid from kin, neighbours and friends are considerably more circumscribed than those of other aged persons. It is true that some State benefits and voluntary services are focused primarily on them, but considerable numbers are still in obvious need. It seems clear that effective policies to alleviate the problems of this group would make a substantial contribution to overall well-being of the elderly population.

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APPENDIX A: QUESTIONNAIRES

C.1

NATIONAL SURVEY OF THE ELDERLY: CONTACT SHEET; PART A.

(Part A of contact sheet to be completed for each address listed, Parts A and B are to be completed for each household interviewed).

Name and Address

of Household:

1. Did you obtain an interview (or interviews) at this address?

Yes	2
No of people over 65 living at address A	
No of people over 65 interviewed B	
If No, why not?	,
Address demolished/derelict 1	Leave rest of
Address non existent 2	this sheet blank
Nobody over 65 now in household 3	
Away (incl. ill in hospital) all survey period 4	
Too ill (at home) to interview or unsuitable because of deafness, mental state, language difficulties, etc 5	Go to Q. 2
Refusal 6	(
Could not be contacted7	}
Other (Specify)	/

2. What type of building is it?

what type of building i		
(Note: Building refer	s to the structure in which the respondents	household is located)
Detached house	/bungalow	1
Semi-detached	house/bungalow	2
Terrace house		3
Pre-Fab		4
Caravan/Mobile	e Home	5
Block of purpose	e built flats/maisonettes/tenements	6
Old people's ho	me	7
Hospital		8
Other Institution	n	9
Other (specify)		0

3. How many households live in the building?

where is named household's flat etc. ?	
Selow street level	1
Street level	2
Above street level:	
First or second floor	3
Third to fifth floor	4
Sixth floor or higher	5
there a lift in the building?	<i>h</i>
es 1 No	9

4.	Is the building located in:	
	- central part of a city or town 1	
	- elsewhere in a city or town (including suburb) 2	
	- village	
	- a more isolated situation (including open country) 4	
5,	Prevailing Condition of Property in the immediate Neighbourhood (i, c, within 10	0 yrds)
	Well-maintained and tidy	,1
	Generally well maintained and tidy but some poor maintenance or untidiness	2
	Quite a lot of poor maintenance or untidiness	
	Generally poorly maintained and untidy	
	Very isolated - no property in immediate area	
6.	Prevailing condition of roads and pavements/footpaths in the immediate Neighbor	
	In good condition	1
	Generally in good condition but some repair work necessary	2
	Quite a lot of repair work necessary	3
	Large amount of repair work necessary	A
7.	Prevailing appearance of immediate Neighbourhood	
	Plenty of trees, shrubs or grassed open space (including gardens)	1
	A Moderate amount of trees, shrubs or grassed open space, etc.	2
	Only very few trees, shrubs or grassed open space, etc.	3
	No trees, shrubs or grassed open space	4
8.	How would you describe the quality of the named household's dwelling?	
	Poor (small/cramped/old/in bad repair/in bad location) i.e. less than £5000 in value	1
	Moderate (reasonable quality but with some defects) i.e. £5,000 ~ £10,000 in value	2
	Comfortable (good quality - perhaps some minor defects)	3
		4

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NATIONAL SURVEY OF THE ELDERLY: CONTACT SHEET: PART B.

(This Part to be completed for each household in which a person over 65 was interviewed. The information may be obtained from any or all of the household members).

Hello

I am from the Economic and Social Research Institute and we are conducting a survey of elderly people in Ireland. We hope th t the survey will highlight the problems encountered by the elderly and so ensure that better provision will be made for them. We intend to talk to about 1500 people all over the country, and it is very important that we obtain everyone's co-operation since each person will represent the views of many others whom we cannot interview. Any answers which you give will be treated in the strictest confidence.

Person No.	Relationship to Head of Househol	d	INTE	RVIEWE	CODE A	GE GROI	υP
NO.			and ider	6-15	16-40	41-64	65+
1	Head of Household		1	2	3	4	5
2			1	2	3	4	5
3			1	2	3	4	5
4			1	2	3	4	5
5			1	2	3	4	5
6			1	2	3	4	5
7			1	2	3	4	5
8			1	2	3	4	5
9			1	2	3	4	5
10			1	2	3	4	5
11			1	2	3	4	5
12			1	2	3	4	5
13			1	2	3	4	5
14			1	2	3	4	5
	Total in each age group		T				

1. Could you tell me a little about the household in which you live?

 In what occupation did the head of household spend most of his/her life since age 167 RECORD BELOW AND CODE FROM INSTRUCTIONS.

 Self-employed with employees
 Employed: professional/managerial
other non-manual
Skilled manual
 semi & unskilled manual
Not gainfully occupied: housewife
ill/disabled
 Other (specify)

C.4

I'd like to ask you something about the household accommodation.

2. When was this property built? Was it

 Before 1919
 1

 Between 1919 and 1945
 2

 Between 1946 and 1959
 3

 In or after 1960
 4

 Is this household's accommodation owned outright, being bought, rented or rent-free.

	Owned outright	1
IF RENTED	Mortgage/loan still being repaid	2
Is it rented from a public	Rented from public authority	3
authority (e.g. Council/	Rented from private landlord	4
Corporation) or a private	Rent free	5
landlord (person or firm?)		

4. Does your household (you and/or any other member) have the use of any of the following amenities? (Prompt a-e below individually) Ask whether sole use or shared use with other household(s).

Amenity		NO Y	Yes	IF YES		
			res	Shared Use	Sole Use	
a,	A garden	1	 →_	2	Ś.	
ь.	An inside WC	1	L→	2	3	
G	A fixed [®] bath or shower with piped water	1	→	2	3	
d,	Cooking facilities in a separate room (kitchen)**	1	→	2	3	
e.	A fixed sink with piped water	1	->	2	3	

If respondents has use of cooking facilities in a separate room: (yes at d,)

Ask i: Is this room regularly used for eating?

Yes 1 No..... 2

- N. B. Fixed means permanently connected to a waste pipe.
 For a definition of 'room' etc, see instructions, arrangements only if purpose built.
- Now I'd like to ask you about the rooms available to your household for living, sleeping and eating.

(Prompt 'How Many' for each category; enter number in box, for Nil enter 00)

a. Bedrooms (excluding bedsitters)

L	_
_	 _

b. Other rooms used for living and/or eating, including bedsitters

(ADD IN - UNLESS ALREADY INCLUDED - ROOM WITH COOKING FACILITIES IF ALSO USED REGULARLY FOR EATING - SEE Q. 4 (d)

c. So that makes (ENTER TOTAL NO. OF ROOMS AND QUOTE).... rooms in all available for living, sleeping and eating? RESOLVE ANY DISCREPANCY⁺.

⁺ Bathrooms, W. C. s, Entrance Halls, spaces used for storage and rooms with cooking facilities <u>not</u> used regularly for eating are to be excluded - see definitions of these, and of 'room', in instructions,

	Article/Product	Yes	No
a.	A T.V. set	1	2
Ъ.	A Radio	1	2
c.	A washing machine	1	2
d.	A telephone	1	2
e.	A refrigerator	1	2
f.	A vacuum cleaner	1	2
g.	Electric or Gas Fire/Radiator	1	2
h.	Full central heating	1	2
i.	A car	1	2

Does the household (you and/or any other members) have any of the following? 6.

7. What kind of cooking facilities have you?

Electric/Gas Cooker	1
Hot ring	2
Open fire	3
Other (specify)	4
None	5

 I should like to ask you now about various facilities there may be in the area. As I read out each one I would like you to tell me whether there is one <u>within</u> half a mile of here (i.e., within about 10 or 15 minute's walk)

		Yes	No
	a. Small shop selling groceries, etc	1	2
	b. Group of shops or supermarket	1	2
PROMPT	c. Post office	1	2
a - i	d. Bank (other than PO Savings Bank)	1	2
NDIVID- UALLY	e. Pub or club	1	2
	f. Park or open space	1	2
	g, Cinema	1	2
	h. Chemist for a prescription	1	2
	i. A doctor's surgery	1	2

PROMPT a - i INDIVID (To be completed by each person aged 65 and over or their spouses (<u>any age</u>))

Hello

I am from the Economic and Social Research Institute and we are conducting a survey of elderly people in Ireland. We hope that the survey will highlight the problems encountered by the elderly and so ensure that better provision will be made for them. We intend to talk to about 1500 people all over the country, and it is very important that we obtain everyone's co-operation since each person will represent the views of many others whom we cannot interview. Any answers which you give will be treated in the strictest confidence.

1. OCCUPATION.

 1a. Sex of Respondent;
 Male 1
 Female 2

 1b. Age of Respondent;
 years

2. Are you the head of the household (HOH) ?

		No		Yes 1
a,	What is your relationship to th	е нона	2	
	Spouse	• • • • • •	••••	. 2
	Son/Daughter		••••	. 3
	Parent/Parent in Law	•••••	••••	. 4
	Other Relative		••••	. 5
	Not a Relative		••••	. 6

3. (Can I just check) Are you:

or

Married	1
Divorced/Separated	2
Widowed	3
Single	4

5. Were you in paid employment (or self-employment) at all last week - that is, the 7 days ending last Sunday?

	In paid employment (or self-employment)	1	
<u>IF NO</u>	were you temporarily not working because of sickness or injury but with a job to go back to	1	
	Sick or injured with no job to go back to but intending to seek work	2	go to
	Unemployed seeking work	2	5a
	Retired	3	
	Not working because of long-term sickness or disablement	4	GO TO
	A housewife (IF NONE OF ABOVE)	5	6
,	Other (specify)		
		6	

(1

54. IF RESPONDENT IN PAID EMPLOYMENT (1 AT MAIN Q. 5) OR SEEKING WORK (2) LAST WEEK

IN WHAT OCCUPATION DO YOU (INTEND TO) WORK? (RECORD BELOW AND CODE).

	Self-employed
••••••	with employees 1
••••••	without employees 2
••••••	Employed
•••••	professional/and managerial 3
•••••••	other non-manual 4
••••••	skilled manual 5
••••••	semi and non-skilled manual 6

FOR ALL RESPONDENTS

6. IN WHAT OCCUPATION HAVE YOU SPENT MOST OF YOUR LIFE SINCE A GE 167 RECORD BELOW AND CODE HERE FROM INSTRUCTIONS. If WIDOW GIVE BOTH OWN OCCUPATION AND HUSBAND'S FORMER OCCUPATION. Own Husband's

	Self-employed	occ.	occ, (if widow)
••••••	with employees	1	1
****	without employees	2	2
*****	Employed		
•••••••	professional/managerial		3
····	other non-manual	4	4
••••••	skilled manual	5	5
• • • • • • • • • • • • • • • • • • • •	Semi- and non-skilled manual	6	6
• • • • • • • • • • • • • • • • • • • •	Not gainfully occupied.		
• • • • • • • • • • • • • • • • • • • •	Housewife	. 7	7
• • • • • • • • • • • • • • • • • • • •	Ill/Disabled	. 8	8
•••••••	Other (specify)	9	9

7. Did you work at all during the last year?

Г

Yes 1		No 2	
About how many w	eeks did you work		
Was this mainly par hours/week)?	rt-time (less than 3	0 hours/week) or full-time (more than 30	
Par	t-time	1	
Full	l-time	2	
In what type of occ	cupation was this?		
		Self-employed	
•••••••		with employees	1
•••••	•••••	without employees	2
••••••••	•••••	Employed	
• • • • • • • • • • • • • • • • • • • •	•••••	professional/managerial	3
••••••	•••••	other non-manual	4
••••••	• • • • • • • • • • • • • • •	skilled manual	5
•••••	•••••	semi- and unskilled manual	6

2. HOUSING

I'd like to ask you something about the household accommodation.

1. How many years have you yourself been living at this address?

If less than one year, ring here 00 Number of Completed Years

2. Now we'd like to get some of your opinions about your present accommodation.

(a) Is there any heating in the main living room (or bedsitter) in the winter months?

Yes		1
No .	ي. ••••••	2

(b) (If Bedsitter go to (c)) Could I ask if there is any heating in your own bedroom?

Yes1 No2

(c) Overall then, how satisfied are you with the heating in your accommodation in the winter months? A re you;

::	2:	3;	: with it?
very satisfied	fairly satisfied	fairly dissafisfied	very dissatisfied

 Given the number of people in your household and taking their sex(es) and age(s) into account, would you say that your accommodation is (RUNNING PROMPT)⁻

: 1 :	2:	;	4:
far too small	rather too small	about right size	rather too big

 I have a list of (other) things which sometimes affect people in their homes Would you tell me if you yourself are bothered by:

	Are you bothered by:	Yes	No
a.	Draughts	1	2
ь.	Damp	1	2
c.	Noise from children	1	2
d.	Noise from neighbours	1	2
e.	Noise from factories, shops, offices, etc	1	2
f.	Noise from traffic	1	2
g.	Other noise from street	1	2
h.	Noise from aircraft or trains	1	2
i.	Traffic fumes	1	2
j.	Factory, shop, etc., smells or smoke	1	2

PROMPT INDIVI-DUALLY Taking everything into account, how satisfied are you with your present accommodation? Are you:

. 1 .	2	3 ;	4 ;
very satisfied	fairly satisfied	fairly dissatisfied	very dissatisfied

6. If suitable accommodation were available, would you like to move house?

	Yes1	No 2	
What type of accommodation would you like to move to:			
Old people's home	• • • • • • • • • •		1
Sheltered housing (i.e., blocks of flats specially designed for full time resident caretaker, alarm bells, etc.)			2
Bigger Flat (than present accommodation)			з
Smaller Flat (than present accommodation)			4
Bigger House (than present accommodation)			5
Smaller House (than present accommodation)	•••••	•••••	6
I			

7. Do you use public transport for most of the journeys you make?

Yes 1

- No 2
- 8. How do you feel about public transport in this area? Are you:

;	2:	3:	4
very satisfied	fairly satisfied	fairly dissatisfied	very dissatisfied

 How much of a problem is safety in this neighbourhood as far as the following are concerned? (PROMPT a - 4),)

	Is;	Very much a problem?	A bit of a problem?	Not much of a problem?	No problem at all?
a.	Burglary	1	2	3	4
ь.	Vandalism	1	2	3	4
c.	Personal safety (assaults, etc.)	1	2	3	4
d.	Danger from traffic	1	2	3	4

10. (i) Has your house ever been burgled?

Yes		No 1
Was this within the last three years?	Yes 3	No 2

(4

(ii) Has your house ever been vandalised, i.e., windows broken, garden damaged, etc.?

	Yes				No	1
Was	this wit	hin the last three years?	Yes	3	No	2

(iii) Have you yourself ever been attacked by thieves or others?

Yes		No 1
Was this within the last three years?	Yes 3	No 2

(iv) Have you yourself ever been knocked down by cars/buses/lorries, etc., on the road?

Yes		No 1
Was this within the last three years?	Yes 3	No 2

3: HEALTH

Now I would like to ask you a few questions about your health.

Do you yourself have any illness, physical disability or infirmity that has troubled you
for at least the past year or is likely to go on troubling you in the future?

		Yes 1	No 2	
a,	What is the nature of this (illness/disablement) ? Interviewer record description here:			
			1	
	Wheeld	hair use	r 2	

(5

 Health problems may make it difficult for people to do some day-to-day things, How difficult would you find it to do the following things?

		<u> </u>				
		no	D YOU HAV a little difficulty	considerable difficulty	be impo for you	ssible
a,	getting on or off a bus	1	2	3	4	
b,	to climb a flight of stairs without help from anyone else	1	2	3	4	
c.	to walk a half a mile without help from anyone else	1	2	3	4	
đ,	to take a bath without help from anyone else	1	2	3	4	
e,	to dress yourself without help from anyone else	1	2	3	4	
f.	to hear what is being said in a conversation between several people (with hearing aid if necessary)	1	2	3	4	
g.	to see to read an article in a daily newspaper (with glasses if necessary)	1	2	3	4	
		A	·		Ì	
Ar	e you a registered blind person?			Yes No		

CODE BEDFAST AND WHEELCHAIR USERS 4 AT a-c WITHOUT ASKING.

 Looking back over the past four weeks, that is since (quote date from calendar) (If Bedfast enter 28 at (a) and ring 00 at (c) and (e) without asking)

		No. of	days	None
(a)	for How Many Days, if any, were you kept in bed at home? (N. B. All this time = 28 days)			00
(b)	for How Many Days, if any, were you <u>unable to carry out</u> your normal activities because of illness? (or injury)?			00
(c)	How Many Visits, if any, did you yourself make <u>to the</u> <u>doctor</u> on your own account?	<u>No. of</u>	visits •	<u>None</u> 00
(d)	How many <u>Visits</u> , if any, did you yourself have <u>from</u> the doctor on your own account?		•	00
(e)	How Many <u>Visits</u> , if any, did you make as an outpatient to a hospital on your own account?			00
(f)	How Many <u>Nights</u> , if any, did you spend <u>in hospital</u>	No, of	Nights	None 00

If doctor (G, P.) seen the last 4 weeks Code 1 at Q. 4 without asking,

 (May I just check) When did you last see your doctor (G. P.) on your account - was it ... (Q.3 : c or d)

	Within the past 4 weeks 1
CODE FIRST	Within the past 12 months2
THAT APPLIES	Within the past 2 years (24 months), 3
	Within the past 5 years 4
	Or longer ago than that?

5. (May 1 just check) Have you taken any medicines or pills at all during the last four weeks, for any reason? (Repeat date)

	Yes No 2	
(a) Was this on prescription?	Yes 1	No 2
(b) What did you take the medicine for?		
<u></u>		

(a) All things considered, how would you rate your present state of health? Would you say it is

	or	Very bad5
		Bad
PROMPT		Fair 3
RUNNING		Good 2
		Very good1

7. Thinking about all the different kinds of health services, how satisfied are you on the whole with the health services available to you? Are you:

	ot	Very satisfied
Why do you say that?		
	-	

(7

4. CONTACT, HELP, LEISURE ACTIVITIES

Now I'd like to ask you a little about your family and friends.

1a. First of all, do you have any children alive who don't live with you?

Number of children living within ten miles Number of children living more than ten miles away but in Ireland Number of children living abroad

1	

1b. Do you have any brothers or sisters living outside the household?

Number of brothers or sisters living within ten miles Number of brothers or sisters living more than ten miles away but in Ireland

Number of brothers or sisters living abroad

2a.	Could you tell me when you last talked to	On last 2 weekdays*	7 days	28 days	6 months	12 months	Over 12 months	Not Appl
	One of your children/children- in-law or grand~children	1	2	3	4	5	6	7
	One of your brothers/Sisters/ Nieces or Nephews	1	2	3	4	5	6	7
	Any other Relative	1	2	3	4	5	6	7
	A Friend or a Neighbour	1	2	3	4	5	6	7

* This means on the last two weekdays prior to interview, e.g., if interview is on Saturday, Sunday or Monday, it refers to Thursday and Friday; if it is on Tuesday, it refers to the previous Friday or Monday; and if it is on any other day, it refers to the two days immediately before the interview.

3. If you had a heavy 'flu, who would look after you? (CODE FIRST THAT APPLIES).

Nobody, would have to go to hospital	ı
Other member of household	2
Child or grandchild (outside household)	3
Other Relative	4
Neighbour	5
Paid Helper	6
State Social Service Agency	7
Voluntary Social Service Agency	8
Other person outside household	0

4.

Now here are some usual household tasks. You may or may not do them yourself, but we'd like to know if you <u>could</u> do them if you had to.

۸.	How about (EA CH ITEM) is it something you can	Light tasks like washing	Heavy tasks like washing a floor or	Make a		Do your	
		dishes or tidying up	cleaning windows	cup of tea	Prepare a hot meal	own Iaundry	Shopping for groceries
	Do yourself with no trouble	1	1	1	1	1	1
	Do yourself with difficulty	2	2	2	· 2	2	2
	Cannot do alone	3	3	3	3	3	<u>,</u> 3
В.	If you were unable to do it yourself, would you have anyone to help with this nowadays?						
	Who? (CODE FIRST THAT. APPLIES)						
	No, nobody to help	1	1	1	1	1	1
	Other member of household	2	2	2	2	2	2
	Child or grand-child (outside household)	3	3	3	3	3	3
	Other relative	4	4	· 4	4	4	4
	Neighbour	5	5	5	5	5	5
	Paid helper	6	6	6	6	6	6
	State Social Service Agency (Specify	7	7	7	7	7	7
	Voluntary Social Service A gency (Specify	8	8	8	8	8	8
	Other person outside household	0	0	0	0	0	0

5a.	Did you go out of the house yesterday?	Yes 1	No 2
	For what purpose? (Code all that applies).	•	
	Go out for a walk		
	Go out to pub	3	
	Go to Cinema/Theatre		
	Other	6	

5b. What would you say are your main hobbies and pastimes?

(9

This year (from January 1st 1977)	1
Last year	2
2 - 5 years ago	3
Over 5 years ago	4
Never	5

5. EXPENDITURE

Now I would like to ask you a little about what you spend on food and household items.

1. Are you living alone here?

	Yes 1 GO TO Q. 5.	No	
1a.	Could I ask who is responsible for the family housekeepin and other items for the family?	ng, i.e.	who buys the food
	Another household member is responsible	2	GO TO Q.2
	The respondent is responsible	3	GO TO Q.3
	Each household member does own housekeeping	4	GO TO Q.4

2a. You say that another household member is responsible for the housekeeping. Do you contribute anything to these household expenses?

			[Yes	1	No 2
2b.	I wonder would you mind telling me how much you contribut to the weekly household budget last week?					
		£		Р		

2c. You say that another household member is responsible for the housekeeping: What items does this cover exactly? (Ring 1 or 2 for each item).

	Yes	No
Food	1	2
Clothing	1	2
Rent	1	2
Small household items (e.g., soap, cleaners, matches, etc.)	1	2
Electricity/Gas	1	2
Other (specify)	1	2

 Do you yourself usually spend some money each week on particular personal items such as: (If yes, enter <u>amount spent</u> last week).

	Yes	No	£. P
Additional Food (including Snacks,	1	2	r
Crisps, Pies, Chocolate, Ice Cream, etc.)			
Beer and Spirits	1	2	
Tobacco and Cigarettes	1	2	
Books/Newspapers/Magazines	1	2	
Savings	1	2	
Gifts	1	2	
Other (specify)			r
	1	2	

GO TO Q. 6

3. You say that you are responsible for the household's housekeeping - do other household members contribute anything to household expenses?

	Yes 1 No 2
 I wonder could you tell me how r household expenses last week. 	much you contributed to
	£P
3b. I wonder could you tell me how r contributed to household expenses	
	£ P
a. I wonder could you tell me how r	much total household expenses came to last
week.	
	£P

3d. What items exactly are you responsible for buying for other members of the household?

Food	Yes 1	No 2
Cloth ing	1	2
Rent	1	2
Small household items (e.g., soap, cleaners, matches, etc.)	1	2
Electricity/Gas	1	2
Other (specify)	1	2

GO TO Q.5

- 4. You say that each household member does their own housekeeping.
 - (a) Are any household expenses shared?

		r	
		Yes 1	No 2
PROMPT	Electricity/Gas Fuel Cleaning materials .	sach that applies) 1 2 	
Can you s last week		ributed to these expenses	
	Contribute	£ P	

5. I'd like now to ask you if you can remember about how much you spent last week on the following items. $\pounds \mid P$

Food		
Drink (Beer, Whiskey, Alcoholic Beverages)		
Cigarettes and Tobacco		
Books, Newspapers, Stationery		
T.V. Rental		
Electricity/Gas/Fuel		
Small non-food items (Soap, Cleaners,		
matches, etc.)		
Rent/Mortgage	 	

6. IMPORTANT - HAS Q. 5 BEEN ANSWERED (IF APPLICA BLE)?

CLOTHING & FOOTWEAR

(a) Have you bought any new clothes (for yourself) during the past twelve months?

Yes 1	No 2
Can you remember how much you have spent on clothes during the year?	
£ P	

(b) Have you bought any new shoes (for yourself) during the past twelve months?

	Yes 1	No 2
Can you remember how much you have s the year?	pent on shoes during	
£	P	

7. HOUSEHOLD DURA BLES

(a) Has the household bought any large household items such as furniture, T.V. Sets, refrigerator, vacuum cleaner, carpets, during the past twelve months?

·	Yes 1	No 2
Can you remember about how much it (t	his) cost?	
£		

8. SAVINGS

After meeting all household expenses, do you find that you can save something each week or month?

	Yes 1	No 2
How much do you save last week?	•	
£ P		

9: (a) Do you receive any unpaid-for vegetables, eggs, fruit, or other food (either by your own efforts, or from relatives/friends) on a regular basis?

Yes 1

No 2

(b) Do you receive unpaid-for fuel (turf, sticks, etc.) either by your own efforts or from relatives/friends?

Yes..... 1 No..... 2

10.

We'd like to get some idea of the type of things that elderly people would most like to acquire if they had more money. If you were to receive an inheritance of (say) £500, what would you spend it on?

			 ;			
	; *	·.	-			•
	3					
		<i>.</i> .		۰.		

6. <u>INCOMES</u>: I'd now like to ask you certain questions about your income. Again, we emphasise that the questions are entirely confidential; your name does not appear on the questionnaire; and your answers will be combined with those of other elderly people so that the needs of the elderly can be assessed.

PART A. GOVERNMENT/SOCIAL AID, PENSIONS

 Can you tell me whether you are receiving pensions or money from the following sources? Could you tell me how much it comes to per week?

	If receiving			
,	Circle	£	Р	
1. Non-Contributory O. A. P.	1			
2. Contributory O. A. P.	2			
3. Retirement Pension	3	 		
4. Non-Contrib. Widow's Pension	4	 		
5. Deserted Wife's Benefit/Allowance	5	 		
6. Allowance for Elderly Single Women	6	 		
7. Disability/Invalidity Benefit	7			
8, Blind Pension	8	 		
9. Prescribed Relative Allowance	9			
A. Unemployment Benefit/Assistance	A	 		
B. Redundancy Payments	В	 		
C. Disabled Persons Maintenance Allowance	c		ļ	
D. Home Assistance (Cash Only)	D			
E, Blind Welfare	E			

PART B. PENSION FROM PREVIOUS EMPLOYER

 Can you tell me whether you are receiving a <u>pension</u> from a previous employer) (Note: this question applies even if the respondent is at present in work.)

	Yes 1	No2
2a. I wonder could you tell me how much it of week? Enter amount	comes to a	
2b. Perhaps you would be prepared to indicat on this card roughly how much you receiv (If don't know/refuse, code 0),	e	
SHOW CARD 1 ENTER CODE		

PART C. EMPLOYMENT, FARMING & BUSINESS INCOME

3. Can you tell me whether you are at present in some form of (Circle appropriate number).

paid employment	1	→ со то	Q. 4.
farming	2	→ бо то	Q. 5.
Business (self-employed)	3) GO ТО	Q. 6
None of these	4		

If none of these (Code 4), go to Q.7.

(4

4. To be asked of those at present in paid employment (excluding farm labourers). (15
4a. I wonder could you tell me how much your net take-home pay comes to each week? $\pounds \mid P$
Enter amount
Refuse
4b. Perhaps you would be prepared to indicate on this card roughly how much you receive? (If don't know/Refuse, code zero).
SHOW CARD 1 ENTER CODE
<u>60 TO Q.7</u>
5. To be asked of those engaged in Farming (including employed farm workers).
5a. Who owns the farm?
Respondent 1 Spouse 2 Brother (in-law) 3 Son (in-law) 4 Cousin 5 Other 6 5b. Would you mind stating the size of the farm in acres ?
Under 5 acres 1 5 - 14 2 15 - 29 3 30 - 49 4 50 - 100 5 Over 100 6
5c. What is its rateable valuation (to nearest £)?
5d. How many employees (excluding family) are there on the farm?
None 1 1 - 2 2 3 - 4 3 5 or more 4
5e. Besides yourself, how many members of the household are dependent on this farm?
5f. What type of farming do you carry on?
Mainly Tillage1Mainly Dry Cattle2Mainly Dairying3

Mixed Farming 4

Yes 1 No 2 5h. I wonder would you mind telling me how much it comes to a week? £ Р Enter amount Refuse / Don't know 51, Perhaps you would be prepared to indicate on this card roughly how much you receive? (If don't know/refuse, code 0) ENTER SHOW CARD 1 CODE

5g. (If does not own farm). Do you receive any payment for working on the farm?

5j. Do you receive any payment in kind, such as (Ring appropriate number for each item received).

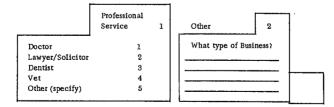
Free Accommodation	1
Vegetables	2
Meat	4
Eggs	8
Fuel	16
Other	32
GO TO Q.7	

6. TO BE ASKED OF SELF-EMPLOYED

6a. Do you have any people working for you?

		Yes 1	No 2
How many would t	his be?		
1	1		
2 - 5	2		
Over 5	3		

6b. Are you offering a professional service or is it a commercial undertaking?



(17

6c. Have you any idea of the gross turnover of your business for the last accounting year?

•	Ē	Yes	De	on't know/Refuse
	Enter amount £			
6d.	Since you don't know ex card roughly how much?			wonder could you indicate on this = 0)
	SHOW CARD 2		ENTER CODE	



INTEREST INCOME

 A part from the money you receive from your pension/work, I wonder could you tell me whether you receive any money from interest payments

	Yes1	No 2
PROMPT AND	Would you mind saying where t	his Interest
CIRCLE ALL	Income comes from: Building Society	1
THAT APPLY	Bank deposit	· 2
	P. O. Savings Bank	*`3
	Other State Scheme (Investm	
	Saving, P.O. Bonds, ACC, Stocks/Shares	5
	Income from property (rents,	etc.) 8
	Other (specify)	7
EN	fer	Refuse w much you receive; would you be much you receive?
s	HOW CARD 2 CODE	
(If Refuse,	enter 0)	
	*	

 Besides these things (employment or farming), do you have any other sources of financial support such as;

	Yes	No	
Vincent de Paul Society	1	2	
Gifts from Relations	1	2	
Loans	1	2	
Other (specify)	1	2	

Could you tell me how much you receive each week from these sources combined?



9. Just as a check for us, would you mind indicating roughly the total net weekly income from all sources of yourself and your spouse?

	Self	Spouse
SHOW CARD 1	ENTER CODE	

If Refuse, try to encourage response by pointing that accurate information on elderly peoples' incomes is needed to tell how much aid they require. If still refuses, Code 0

7. WEALTH AND SAVINGS

I'd like now to ask you some questions about your savings. Again, this is perfectly anonymous and no one will know anything about what you say. Your name is not on the questionnaire. The information we are seeking is to know whether retired people have sufficient to live on without using up their savings or whether further aid is required.

1. (If 65 or over) Could you tell me whether you had managed to save something, at the time when you reached 65?

Yes 1 No 2

1a. At the moment do you have more or less in savings than you had at age 65?

Less 1	Same/More 2
Why is that? Had to use savings to live1 Made gifts to heirs2 Other (specify)3	

 Although we realise people are reluctant to say how much they have saved, would you be prepared to indicate very roughly on this card how much you had saved. (SHOW CARD 2).

		have been a second s	
(b) The amount	you now have in savings	Code	
ASK ALL who no In what for form	ow have some savings (eve a are they held?	n if refused to dive	ilge amount)
	Building Societies Bank deposit		
RUNNING	P. O. Savings Bank	3	
PROMPT	Other State Scheme (Ins		
(CIRCLE ALL	P. O. Bonds, ACC etc.)		
THAT APPLY)	Stocks/Shares		
	Cash	6	
	Other (specify)	7	
	Don't know/Refuse	9	
Do you yourself o	wn any of the following?		
(1) House(s)		Yes 1	No 2
(2) Land		Yes1 Yes1	No 2

4. People on small incomes, such as the elderly, often find difficulty in making ends meet. Have you ever been in substantial debt to anyone since you passed the age of 65?

	Yes1	No 2
How much was the debt?		
Have you paid it off completely now?	Yes 1 No 2	

5. Who do you think should have the main responsibility for providing for people in their old age?

The person himself/herself, by saving during his/her working lifetime 1 The person's Family
The Government
Other (Specify)
Don't know

8. SPECIAL SERVICES FOR PENSIONERS

Finally, I'd like to talk about some of the special services that are made available to pensioners, and whether you are receiving them or not

1. Could I just check? Are you receiving any one of the following:

OAP - Non-contributory Pension Blind Pension Widowed Pension (Non-Contrib.) Home Assistance	Yes 1 No
Home Assistance	

2. As perhaps you know, there is a government scheme for providing certain categories of pensioners with free electricity. Do you make use of this scheme

	Yes 1 No 2
24.	Is this because :
	Did try, but didn't qualify

 As perhaps you know, there is a government scheme for providing solid fuel free, or at a greatly reduced rate, to certain categories of pensioner.

Do you make use of this scheme?

		Yes 1	No2
3b,	Is this because:		
		Did try, but didn't qualify Hadn't heard of scheme	2
		Wouldn't think you qualified (but l No solid fuel fire	
		Difficulty transporting the fuel to : Other (please specify)	

 As perhaps you know, there is a government scheme for providing free transport by bus and train to certain categories of pensioner.

Do you make use of this scheme?

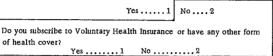
		Yes1 No2
4b,	Is this because:	
		Did try, but didn't qualify 1
		Hasn't heard of scheme 2
		Wouldn't think you qualified (but hasn't tried) 3
		Difficulty in getting on/off buses/trains 7
		Don't particularly wish to go anywhere
		Have own transport0
		Other (specify)

5. Do you have a free T. V. licence?

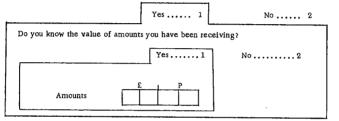
Yes 1	No 2
Is this because	
Did try, but didn't qualify	1
Hasn't heard of scheme	2
Wouldn't think you qualified (but hasn't trie	d) 3
Has no T. V	x

ſ

6. Do you have a medical card?



7. Do you receive Home Assistance in the way of food or fuel necessities (excl. cash) ?



8. Do you avail yourself of any of the following services?

	Yes	No	is this because you						
			Did try but didn't qualify	Hadn't heard of scheme	Wouldn't think you qualified but has not tried	Don't need it	Not avail- able in this area		
Meals on Wheels	0	Ð	1	2	3	4	5		
Laundry	0	Ξ	1	2	3	4	5		
Social Workers	0	₽	1	2	3	4	5		
Home Help	0	Ð	1	2	3	4	5		

9. Do you avail yourself of the free telephone rental service?

	Yes1 No	2
Is this because		
	Did try but didn't qualify 1	1
	Hadn't heard of scheme 2	
	Wouldn't think you qualified (but hasn't tried) 3	3
	Telephone too expensive 4	
	Don't need phone 5	5

(Interviewer)	How	long d	id inte	erview	take	2	(mi	nutes)	
	Wha (Circ		f the v	week w	as it	carri	ed out on?		• · · · · · · · · · · · · · · · · · · ·
	М	Tu	w	Th	F	s	Sun		

Books

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