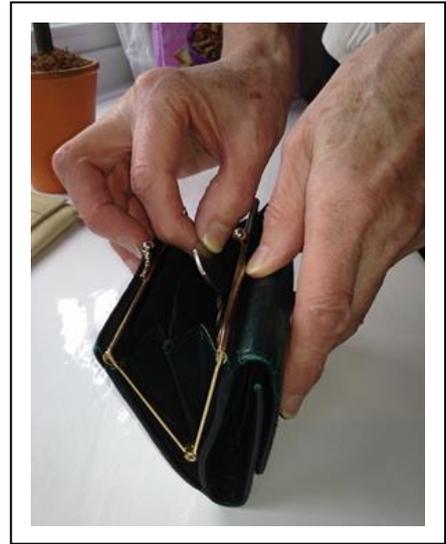


Budgeting Strategies and Health Risks Amongst Older People Living in Poverty – Scoping Study

MICRA, Age UK and Manchester City Council

Dr. K. Purdam and Professor A. Esmail

In the UK poverty persists in old age for certain groups and this can be compounded by a lifetime on low income. 8 per cent of pensioners in the UK are estimated to live in long-term poverty (DWP 2012). Research has highlighted the limited financial resources of many older populations (Age UK 2014). Around 20 per cent of older people have little or no private pension, housing or material wealth, and retiring with debt has been shown to be a growing problem. Research by the IFS (2011) has highlighted that poorer households are choosing between either spending money on food or heating their homes during the winter months. 1.3 million people aged 65 years and older in the UK are estimated to be protein-energy malnourished (BAPEN 2009). The ONS (2014) estimates that there were 18,200 excess winter deaths in England and Wales in 2013/14. The majority of these deaths were amongst those people aged 75 and older. Moreover, financial resilience is more than just having funds available to cover basic needs and unexpected costs; it also includes the resources to participate in social and cultural life for all of your life.



The aim of this interdisciplinary scoping study is to provide an insight into budgeting strategies and financial resilience amongst different older populations (those aged 65 and older) who are living in long-term poverty in the UK. It will include consideration of potentially risky behaviours amongst older people including in relation to nutrition and keeping warm. The research includes: an evidence review, consultation with front line service agencies, statistical analysis of the English Longitudinal Study of Ageing and the Living Costs and Food Survey and case study interviews with older people. The research will contribute to the development of a shared understanding amongst policy makers and service providers of the issues of budgeting and financial resilience amongst older people living in poverty and the risks to health. The research will link with the Ageing Cities initiative, Manchester City Council and Age UK.

Dr. K. Purdam will lead this interdisciplinary research project in collaboration with Professor A. Esmail alongside colleagues in health research and social statistics at the University of Manchester.

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