



Ipsos MORI
Social Research Institute



citizens
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Looking Forward: attitudes to later life

Qualitative research for Citizens Advice:

Executive Summary

Looking Forward: Executive Summary

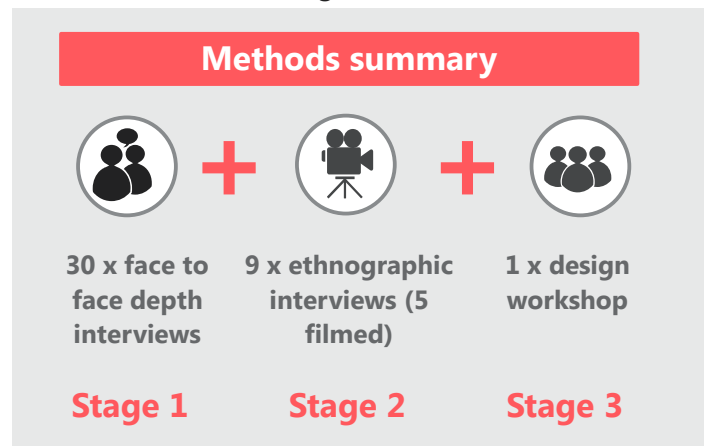
Citizens Advice commissioned Ipsos MORI to explore the attitudes of people in their 50s and 60s towards later life. They wanted to understand how people who have not reached retirement age feel about getting older, and the extent to which they had planned for the future. The key research questions were:

- What are different people's in their 50s and 60s attitudes to getting older and preparing for later life?
- What are their specific anxieties around getting older e.g. money, health, accommodation, work?
- How - if at all - do they prepare to deal with changes that we believe they may face in later life?
- What are the characteristics and circumstances that make some people more or less likely to prepare for their later life?
- What help do people in their 50s and 60s feel they need in order to move towards a happy and healthy later life?

To explore these questions, we spoke to 30 people across England and Wales. We returned to 9 of these participants to conduct an ethnographic interview so we could understand their experiences in more depth. We also tested our findings at a workshop with 20 people in Manchester. This explored how people could be encouraged to plan more. In addition to the written findings summarised below,

2 films have been produced from the research that bring life the ethnographic interviews and the workshop to life. More detail on the research methodology is provided in a technical annex.

Below we set out the key findings that cut across the research.



Private renters and those on lower incomes found it difficult to plan because of their current financial situation

Participants' environment and resources fundamentally shaped how they felt about the future. Most notably, participants' financial situation affected their ability to save, and **those on lower incomes found it more difficult to put money aside for their retirement.**

"I don't feel like I suddenly want to start putting money away when (a) we don't have enough money to live on most months anyway and (b) I'm probably not going to be around for it. I'm just not convinced I will make it." Male, 52, depth interview, London

There was a strong preference for **finding a way to own a property going into retirement as a way of providing financial security and personal independence**. However, private renters described how they felt this would not be achievable for them due to their current financial circumstances. This led to **worries about whether they would be able to afford their rent in retirement** and concerns about where they would live as they got older. In contrast, home-owners and social renters were confident they could remain living in their current home.

Personal experiences and feeling in control of the future also influenced attitudes towards later life

The **personal experience of participants** and their family and friends' experiences of getting older also shaped attitudes towards the future. Many of the participants we spoke to had experienced health problems or had provided support to family members with long-term conditions. This had built resilience for participants who had overcome health problems and felt equipped to tackle future challenges. But those still facing health issues tended to worry more about the future. This demonstrates how the extent to which **participants felt in control** of their health shaped their attitudes about later life.

Similarly, participants who had experienced the loss of friends, were more aware of the potential for change in their social circles. They felt they lacked control over how their social circle would be shaped in the future. This could act as a barrier for continuing to make friends into later life, as participants described their reluctance to make new connections for fear of losing them. Social influences also played a role in attitudes towards future finances. Many of those participants from the Cardiff area described how family members or friends had lost workplace pensions, deterring them from saving through a private pension and investing in property instead.

There was a widespread expectation that life would remain the same

While the wider context and existing situation of participants shaped their attitudes towards the future, there was a widespread expectation that life would remain the same in later life as when participants were younger. This influenced their outlook in two key ways:

- Participants saw themselves **continuing with the same day to day activities**. For example, they saw themselves continuing to socialise with the same friends, remaining close to their family and continuing to live in the same area. There was very little consideration of what they might do if this did not work out. For example, participants had not considered whether they might need to move to a care home in the future or what they would do if they lost a partner.
- They also assumed that **wider trends would continue, such as the rise of house prices**. This meant participants widely believed they could rely on the value of their home to support their finances in later life, for example by downsizing or moving to a less expensive area. Social renters

with experience of the council making adaptations to their home, assumed this would continue. They had largely not considered what they would do if such resources proved to be unavailable in the future.

“It would be exactly what I do now, no debts, no nothing. My ideal in retirement is to live life to the full and enjoy.” Female workshop participant, Manchester

Claire’s plans for the future

Claire feels she cannot make plans because she doesn’t know what her pension will be when she reaches state retirement age. She has tried to find this out online but did not find the information she was looking for. She has some information about her workplace pension, but ultimately feels she does not know enough to make concrete plans. Claire tries to stay positive because there is no point dwelling on things that may never happen. However, in doing so, she has adopted a ‘wait and see’ attitude to planning.

Claire has thought about moving to more accessible accommodation provided it was of a good standard and her family were nearby. However, she has not made any plans to prepare for this.

“I don’t mind if they said I had to go in a home as long as they found a nice home and they came to make sure I was looked after.”

In the meantime, Claire feels secure and settled in her current home. She is confident about repaying her mortgage and has not prioritised planning where she will live in the future.

Claire values living close to her family and regularly looks after her younger grandchildren. Family is important to Claire because she relies on her children who live nearby for support with getting around and household tasks. She feels reassured to know they are close by and available to help her if needed. However, she is also aware that this could change in the future.



Claire enjoys spending time with her grandchildren.

“I understand there are people who don’t have anybody, but luckily enough I don’t have that problem as of yet.”

Policy changes had already impacted participants' pensions

Participants already had experience of policy changes regarding pensions such as:

- Increases to the retirement age
- The period of National Insurance contributions required
- The rules relating to the "married woman's stamp"

This had already affected participants' expected retirement income. It had led to frustration and a sense of distrust in the government to deliver the anticipated state pension. It also resulted in a perception that pensions no longer fully reflected the years of employment served. Because of this, participants who had received a pension forecast looked to other forms of savings to supplement their income where possible. However, those who lacked information about how much they might receive, assumed that they would be eligible for the state pension and that it would be sufficient to support them in later life. In this way, the research presented evidence of **a potential mismatch between participants' expectations and the reality of the state pension** for those without a clear pension forecast.

Participants saw their future lives in the round rather than in policy silos

The way in which participants described their environment and aspirations for the future drew upon **all aspects of their lives**, linking their finances, housing situation, health and social connections. This holistic view underpinned how they saw the future and made decisions about later life. Participants felt you could not address one area without addressing the others. But tackling decisions in this way was a barrier to planning, with participants describing **the overwhelming nature of trying to plan for everything all at once**. This made it easier for participants to avoid engaging in decisions about their later life.

Ali and his family

Ali, 56, is a taxi driver in Cardiff and lives with his wife, son and grandchildren. He has been working as a taxi driver for over twenty years and enjoys the social side of his job, talking to customers and other drivers. Ali is very family-oriented and a top priority has been providing financial support for his family, acknowledging that this has meant he has had to work long hours at the expense of spending time with them. In later life, he hopes he can work less so his can see more of his grandchildren.

“I was working when my kids were growing up, I didn’t have time for them.”

He is confident that his children will provide for him and his wife in the future as his son takes over running the household. Ali is aware of older people in his community who live in residential setting and are disconnected from their families. He is anxious this does not happen to him.

“We looked after my mother, and the kids see that and they’ll do the same... hopefully.”

Ali also plays an active role in the local Sikh community where he volunteers, attends events and supports others. He feels these connections will develop further in later life and has ambitions to use this community network to travel abroad. Ultimately, he would like to continue living in the UK to be close to his family.

There was a clear preference not to know about the future with participants avoiding finding out information and planning for their retirement

“I think a lot of people don’t want to look at the future in a bleak kind of way. I’ve got a philosophy where you’ve got to look ahead to the future but you also have to enjoy what you’re doing now. You might have a great pension but then never get there. What if your health fails in the meantime?” Male, workshop participant, Manchester

The **emotional side to planning** was clear throughout this research. Participants did not always focus on the practical steps for making changes. Instead they described feeling overwhelmed by the challenge of planning for their whole future and the distress of thinking about the end of life. There was **clear reluctance to engage with uncomfortable ideas** about later life, such as frailty or loneliness, and a preference not to reflect too deeply on these issues. This was because it could be upsetting to think about and result in feelings of regret. This is something described in behavioural research literature as

“Cassandra’s Regret”, where people deliberately avoid learning more about the future to avoid potential distress.¹

Such a response was evident in how participants described preparing for their future health needs. They identified eating healthily and staying active as steps they could take to maintain their health in later life. But participants had not considered further practical steps they could take beyond these “basics”. They felt **there was little you could do to prepare for future health needs because of the inherent uncertainty** in knowing what may happen to your health in the future. The belief that anything – including worst case scenarios which could not be planned for – could happen was prevalent.

Instead, having a positive attitude was prioritised over planning

Participants therefore took the view that the best approach to prepare was **to “live for the day”, stay positive and not worry too much.**

“You suddenly get things [such as illnesses]. I try to make the best of it, it’s all about being positive as you don’t know what’s around the corner.” Female, 65, depth interview, Cardiff

However, holding these attitudes prevented participants from confronting their potential future needs. For example, they did not engage with issues such as potential social care needs, help with living with reduced mobility or a dealing with a long-term condition for many years in later life. Participants associated preparing for catastrophic health events with preparing specifically for death rather than frailty or prolonged ill-health. They described how they had taken out life insurance to protect their family from funeral costs and provide financial security after they had passed away.

Similar attitudes were expressed in response to planning future social relationships. Participants described how they **lacked control** over whether their family and friends would remain living nearby in later life. They therefore preferred not to think about a future where they were not there. **Very few participants had thought about their social connections in later life** or identified social or volunteering opportunities they could join in the future. Instead, participants saw their social lives continuing to remain as they were, but with greater time available to spend with family. One participant whose husband had passed away described the shock of having to spend her later life without him. She had not prepared for the situation or thought about her future social needs. Such attitudes were particularly prevalent among men involved in the research, who found it challenging to think about their future social needs. In this way, participants were risking their aspirations for a good later life by being unable to confront future challenges and put steps in place to prepare.

¹ Gigerenzer & Garcia-Retamero, 2017, “Cassandra’s Regret: The Psychology of Not Wanting to Know”, *Psychological Review*, Vol. 12, No. 2, pp. 179-196

Participants found it easier to plan in the short-term

Participants found it **easier to think about short-term plans** such as holidays, home extensions or everyday tasks associated with day-to-day life rather than thinking through the implications of retirement. **Such goals were regarded as tangible with clear outcomes**, making the process of planning more straightforward. Taking this into account, workshop participants identified several factors that could support people to take responsibility for their later life and reduce their reluctance to think about the future:

- 1. Starting early:** participants emphasised the need to start planning early in life, arguing that this should begin with greater financial education in schools to improve financial literacy and understanding of pensions.
- 2. Milestone reminders:** should be in place at key points, such as when you start work, reach the age of 30 or each decade to remind people to act regarding their pension and later life.
- 3. Making incremental, small steps to change:** such as keeping an eye on your health and staying active over the long-term, or building and maintaining social connections as you get older rather than trying to make significant changes at the point of retirement.

“Even if it’s a very small amount then do something, because something is better than nothing. It’s never too late. I think that goes for everything, start doing it now.”

Female, workshop participant, Manchester

Conclusion

Overall, this research has demonstrated the **diversity of attitudes and anxieties towards later life**. No one participant’s life had been the same as another’s up until this point, and therefore no one participant saw their future life in the same way. But above and beyond this diversity, the following themes cut across individual stories:

- Participants’ attitudes towards the future were **shaped by their experiences and existing resources**. They saw their later life as a continuation of their current life and assuming things will largely remain the same.
- They **conceptualised their future as a whole**, considering all the different areas of their life together. But this often made it more difficult to plan for the future, making the many decisions needed to prepare seem overwhelming to contemplate.
- In this way, **participants tended to avoid planning, preferring to live for the day** and make decisions when they were confronted with them, but not before.

- There was a **clear preference not to reflect more deeply about later life**. This was linked to the uncertainty associated with the future, the potentially upsetting nature of distressing later life scenarios – such as mortality, frailty or old age poverty – and anxiety that participants may not be able to act to prevent this.
- **Later life was viewed as an opportunity largely for rest and enjoyment**: a reward for a lifetime of hard work.

This points towards the importance of **understanding the emotional responses associated with thinking about the future** and the need to frame planning not as worrying, but as the means of achieving a good later life.

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The Social Research Institute works closely with national governments, local public services and the not-for-profit sector. Its c.200 research staff focus on public service and policy issues. Each has expertise in a particular part of the public sector, ensuring we have a detailed understanding of specific sectors and policy challenges. This, combined with our methods and communications expertise, helps ensure that our research makes a difference for decision makers and communities.