Our ageing population

On this spread you will investigate the stages of old age and the challenges of an ageing population in the UK.

Life expectancy in the UK

People in the UK are living longer. This is because we now enjoy better healthcare and more illnesses can be treated. The average life expectancy for a boy born in the UK today is 79 and for a girl it is 83. There are now 3 million people over 80 in the UK, half a million over 90 and almost 14 000 over a 100!

Of course, it is good that people are living longer. It means we are able to enjoy a longer life after we retire (panel A). However, healthy life expectancy—the age up to which people remain fit and active—has not increased so fast. Increasingly, it seems, there are stages of old age through which a person’s health and level of independence decline.

The increase in the proportion of older people in the population puts more pressure on people of working age. They are the ones who pay taxes that pay for our health service and care for the elderly.

Active retirement

Richard and Angela recently retired in their sixties. They are both still fit and active. Richard works on his allotment, growing vegetables, while Angela volunteers at the local library. They often go on holiday using their pensions and money they have saved.

Semi-independence

Charlie was widowed when his wife died last year. He’s got arthritis and is not quite as mobile as he used to be. He still does his own cooking, but his daughter does his shopping and pops in to clean the house. He has regular hospital appointments to check on his health.

Dependence

Mary has lived in a nursing home for the past ten years since she had a stroke. She sold her house to help to pay for her care by professional nurses. She gets regular visits from the doctor, her children and, of course, her hairdresser!

How is the UK changing in the 21st century?

Dependency ratio

By 2050 there will be more people in the UK over 65 than under 16 (graph B). These two groups, together, make up the dependent population of the UK. The dependency ratio is the proportion of people, under 16 or over 65, who depend on the working population. Since the 1990s, the dependency ratio in the UK has not changed much but, while the number of children has fallen, the number of older people has increased (graph C).

Dependency ratio = children (under 16) + older people (65 and over) / working population (16–64) x 100

The cost of an ageing population

The UK’s ageing population creates a number of economic challenges:

- More government money from the taxes we pay has to be spent on pensions. 85% of state benefits go to people over working age.
- The National Health Service needs more money. Average NI-S spending on retired households is double that on working-age households.
- More money has to be spent on care for the elderly, either in nursing homes or in sheltered housing.
- People who look after their elderly relatives have less time for paid work and so earn less.
- The more money is spent on care for the elderly, the less is available for other public services like education or transport.

Activities

1. Look at the photos in panel A. Also think about older people you may know. Think about the impact that older people have in the UK – what they contribute and what they need. Complete a large spider diagram like the one opposite. List your ideas under each heading.
2. Compare graph B here with graph C on spread 73. Describe how the UK’s population structure will change from 2014 to 2050. Mention the changes in each age group:
   a. children under 16
   b. working age from 16 to 64
   c. older people 65 and over.
3. Look at graph C. Describe how the proportion of children and older people has changed since 1960. Calculate the dependency ratio in 1960 and in 2011. How has it changed?
4. How do you think the government should prepare for an ageing population? Suggest at least three ideas.

Practice question

Describe the economic challenges faced by the UK in the 21st century due to an ageing population. (4 marks)
## Retirement dreams

On this spread you will find out what impact an ageing population has and how the government can respond.

### Where older people live

The population in all parts of the UK is ageing, but some areas have an older population than others. Coastal and rural areas have the highest proportion of older people, while cities have the lowest proportion (map B). The reasons for this spatial distribution are:

- older people often move to the seaside or countryside when they retire
- younger people often move to cities to find work
- with a younger population, cities also have a higher birth rate and so more children are born there.

### Government response to an ageing population

The UK government has begun to respond to the challenge of an ageing population. The strategies it is trying include:

- increasing the age to which people must work before receiving a state pension. The age will rise from 65 to 68 for men and women by 2026. You won't get a pension until you are at least 68
- encouraging older people to remain active and do regular exercise to reduce their need to use the NHS
- encouraging more people to work as they get older, even beyond the retirement age, reducing their need for a pension and increasing their tax contribution
- allowing more immigration to bring more skilled labour into the UK, replacing the people who retire. At the same time, the government is also under political pressure to reduce immigration.

### Seaside retirement

One area of the UK where more than half the population is over 50 is the district of Rother in East Sussex. It includes the seaside town of Bexhill (table D). The changing demographics of the area creates opportunities and challenges (article C):

- Some older people earn a reasonable income from pensions and savings. They can spend their money on leisure, holidays and home improvements. This creates jobs and incomes for others.
- People have different housing requirements as they get older. They may move into a smaller home in a new location. Eventually, they may have to move to sheltered housing or a care home.
- Older people may require different levels of care, ranging from an unpaid family member to professional care in a residential home. This can also create jobs and incomes.
- Mobility is an issue for many older people. They may no longer be able to walk or drive. They require good public transport.

#### BEXHILL – RETIREMENT HAVEN OR BORING-ON-SEA?

Bexhill-on-Sea has been called God's waiting room! So many people retire to this haven on the south coast that it's full of mobility scooters and nursing homes.

Last year's census shows that Bexhill has the highest proportion of people over the age of 70 in England and Wales. In fact, 66 of the 90 583-strong population of Bexhill's borough of Rother are centenarians.

Bexhill's reputation for long life doesn't impress everyone. Some residents think the town needs to be livelier, with more for young people. 'It's so boring here that I have to go to Hastings all the time,' says Leodwin Edwards, 32. But other young people like it in Bexhill. Emma Royston, 24, says, 'There's no crime really and you never get any bother.'

#### Activities

1. Look at photo A. Suggest why older people often want to move to the coast when they retire.
2. Look at map B.
   a. Describe the location of the areas with the highest average age in the UK.
   b. Now describe the overall pattern on the map.
3. Read article C and the rest of the information on this page.
   a. Do you think the writer of the article is biased? Give your reasons.
   b. Draw a table to list the opportunities and challenges of an ageing population for a community.
   c. How should a community respond to the challenges of an ageing population? Suggest at least three ways.

#### Practice question

Outline how the UK government responds to the challenge of an ageing population. (6 marks)

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**Key**

- Average age of population
- Under 30
- 30–40
- 40–49
- 50–59
- 60+

**Rother, East Sussex**

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**UK**

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