

Older people and poverty in rural places: material hardships, cultural denials and social inclusions

Paul Milbourne

School of City and Regional Planning

Cardiff University

Older people and poverty

- Changing significance of poverty in later life
 - 64% of retired people living in / on margins of poverty in the 1960s (Townsend, 1979)
 - 26% of single pensioners and 20% of pensioner couples living on low income, compared with 23% of working-age groups (NPI, 2011)
- Distinctive features of poverty amongst older people
 - Increased vulnerability to multiple forms of deprivation
 - Low expectations
 - ‘items and activities that the general population regards as being necessary in terms of material well-being...identified by some[older] groups and individuals as being luxuries or non-essentials’ (Scharf et al., 2006)
 - Internalisation of low income across the life course

Older people and poverty

- Complex relationship with social exclusion (Scharf et al., 2001)
 - Participation in the labour market
 - Dynamics of poverty
 - Participation and integration beyond the labour market
 - Institutional disengagement
 - Increased significance of place
 - Memory, spatial contraction, changing place

Older people and poverty in rural places

“...the old and white in village England cannot even claim political recognition. Fragmented, weak and deprived of social networks, their fate is to serve-out their final years in loneliness and isolation, their silent poverty disrupted only by the occasional disappearance of further services and the social landmarks of their lives.”

(Bradley, 1986, 171)

- 40-67% of single elderly men and 45-85% of single elderly women living in or on the margins of poverty
- Multiple forms of deprivation – accessing services
- Limited ‘face-to-face interactions, reciprocity and personal relationships’
- In-migration of affluent retirees
- Ideologies of paternalism and self-sufficiency

Older people and poverty in rural places

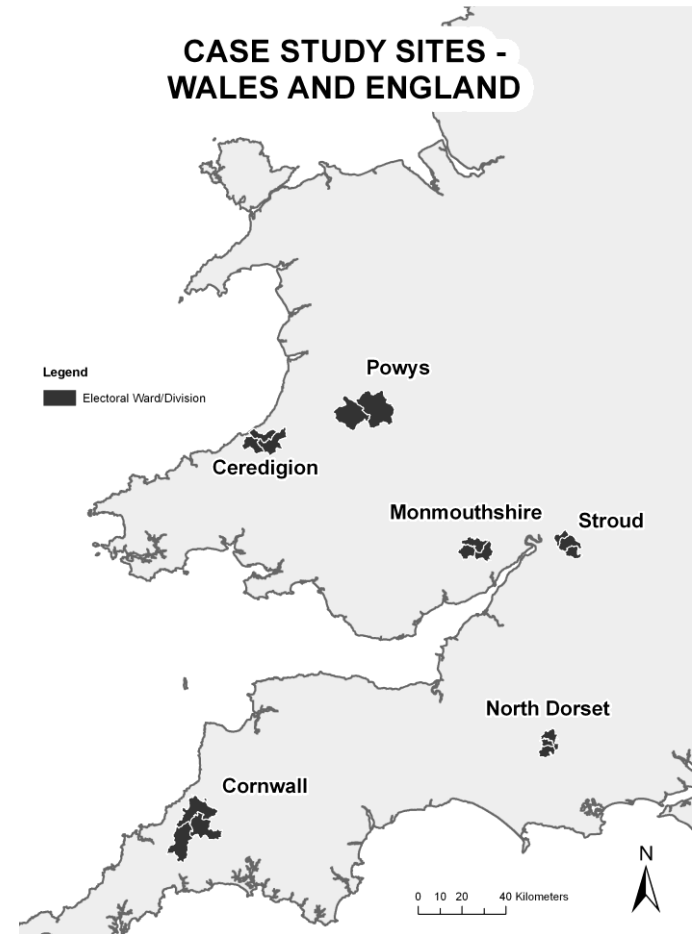
- Survey of 4,000 households in 16 rural places in England and Wales in 1990-91 (Cloke, Milbourne, Thomas, 1997)
 - Elderly households constituted 69% of all households in / on margins of poverty
 - 86% of retired workers solely reliant on state pension
- Analysis of HBAI survey data (Palmer, 2009)
 - 630,000 pensioners living in low income households in rural England
 - 21% of all households in low income (14% urban districts)
 - Differences between remote and accessible rural areas
- Minimum Income Standard (Bradshaw et al., 2008; Smith et al., 2010)
 - Pensioner couple in a village require an extra £43 per week to achieve the same standard of living as same couple in an urban area

Older people and poverty in rural places

- Scharf and Bartlam (2006)
 - Pilot study for the CRC on older people's experiences of rural disadvantage
 - Normalisation of low income
 - Low expectations
 - Self-sufficiency and welfare dependency
 - “Even where finances were stretched, participants sought to manage without seeking additional support from the state, relying instead on the help of informal sources. This reflected a widespread resistance to become dependent on the financial support of the state.” (3)
 - Place and everyday social relations
 - Dense social networks and isolation
 - Changing nature of place

Grey and pleasant land?

- Three year RCUK NDA research programme
- Connectivities of older people in rural communities
 - Physical, social, cultural, natural, virtual
- Poverty, welfare and well-being
 - Survey of 900 older people
 - **Interviews with 60 older people**
 - Diaries, self-directed photography, focus groups, ethnographic research
 - Stakeholder interviews
 - Local politicians, local authorities, welfare support groups
 - **Survey of 4,000 households in rural Wales (2007)**



Profile of the older poor in rural Wales

- 55% of households on low income contained at least one person aged 60 years or over
- Income diversity amongst the older population
 - 32% < £200 per week; 29% ≥ £400 pw
- Poverty rate highest amongst single person (female) households and the older old
- High levels of home ownership
- Mix of mobilities
 - Length of residence, car access, limiting illnesses
- Employment histories
 - Low status and low paid work

Personal finances and standards of living

- Income profile
 - 85% reliant solely on state pension
 - Two-thirds received income from interest on savings although 13% did not have a bank account
 - Half reported savings of less than £1,000; 11% more than £10,000
 - Low levels of benefit receipt
- Constructions of personal financial situations
 - 22% living comfortably; 52% coping with current financial situation; 24% finding it difficult
 - Older poor less inclined to mention difficulties than working-age poor
- Perceptions of quality of life
 - 5% described their quality of life as bad / very bad; 37% as fairly good; 53% as very good
 - Older poor more positive about their quality of life than working-age poor

Personal finances

- Employment of careful coping tactics
 - “Yes, we just basically manage it [household income] and, er, as long as we are careful we should get by.” (Monmouthshire 837)
 - “Yes if I’ve got a bit left over, you know sort of, you buy your food...and things like that, you know you take that out and if you’ve got a bit left over, a sigh of relief well that goes into the piggy bank for necessities. But I am still sort of working that out. I do like to pay the, like I pay for the BT once a week, bit goes into that and a bit goes into the electricity because I’ve got a token meter so that goes in once a week. So by breaking it down you know you are getting back to the real old fashioned way of a whole load of jam jars on the top of the mantle piece and you put enough in each week to cover your essentials and then if you’ve got any left over bingo.” (Ceredigion 885)

Personal finances

- The complexities of securing ‘necessities’
 - “... I go shopping and I go all for the bargains, that’s why I went down today, Sainsburys at the moment have got a lot of the Ale food on offer, so what I do I buy for 2 weeks, that way I’m saving a bit.” (Ceredigion 225)
 - “...our finances curb us being able to do as much as we hoped to do...But it is more important for us to keep a car on the road...than anything else because it is a necessity at the moment and we both drive so we can, we have to drive and we have to use the car so.” (Powys 754)
 - “I have to watch the pennies, especially in the winter when I’ m paying for coal and things like that.” (Ceredigion 225)
- ‘Normalising’ life on low income
 - INT:... have you ever experienced times when it’s been difficult to make ends meet in relation to money?
RES: Oh yes, many times through my life yes, yes. But you know...we always managed somehow. Either that or you cut down on something or you don’t do something. Or you have mince again. (Ceredigion 885)

Local poverty

- 28% recognised poverty in their local area as did 35% of the older non-poor and 51% of those in working-age poor households
- Invisibilities
 - “You don’t see people walking round in rags.” (Monmouthshire 587)
- Cultural norms
 - “Well they are probably struggling but I mean there are things that you would like to be able to do but can’t, but you are happy with what you have got sort of thing.” (Monmouthshire 131)
 - “As I said, it's basically a farming community, or was until quite recently, so a lot of the older people they are actually farming stock...They've come off the farm... so they're used to a life of make do and mend, something like that, they've never had a lot. So they never need a lot. You know what I mean?” (Monmouthshire 587)
- Antagonisms toward welfare dependency
 - “This village is, they like people to earn their own living. They don’t like people sponging off the state which one or two I think you could describe it as being.” (Ceredigion 885)

Place and community

● Place

- 69% were 'very satisfied' and 24% 'satisfied' with their area as a place to live
- Socio-natural attributes of rural living
 - Peace and quiet (46%), scenery (30%), pleasant environment (29%), closeness to nature (22%)
 - Friendliness of residents (18%), community spirit (11%), safeness of place (9%)
- 58% stated that there was nothing they disliked about their place (51% for older non-poor and 41% for working-age poor)

● Community

- 79% felt that there existed a strong sense of community feeling in the place
- 84% considered themselves part of this community
- 92% felt safe in their community
- 93% 'definitely enjoyed' living in their community
- Older groups expressing higher levels of community belonging and satisfaction than working-aged poor

Community

- “There’s a camaraderie that you wouldn’t get in a town. I’ve lived in towns, I’ve lived all over the country you know, I’ve lived three different places in Wales, but I’ve lived a lot in England, and you don’t get that camaraderie that you get in a village, because everybody knows that they’re there but for the grace of God. Say my car breaks down, somebody will get some food for me. Opposite, the lady works nights. Last night I went over and let the cat in, the cats...and then let them out this morning, and I fed them just before you came. She won’t be home until four because she has to work nights.” (Ceredigion 519)

Local social relations

- Social networks and interactions
 - 54% had family living within five miles (42% for older non-poor) but one-quarter had their nearest relative more than 50 miles away
 - 54% met with relatives at least once a week but 28% less than once per month
 - 69% spoke with neighbours on a daily basis and 76% met with friends at least once a week
- Isolation
 - 21% agreed 'it can feel isolated living here' (12% older non-poor; 30% working-age poor)
- Participation in organised local activities
 - Church / chapel (10%); WI (6%); local voluntary group (4%), sports club (3%); keep fit group (3%)
 - Age rather than income-based differences

Political participation during the last 12 months, by age and income group

	Older poor	Older non- poor	Working -age poor
Attended a public meeting	23.5%	34.4%	17.9%
Contacted their MP or AM	14.9%	18.2%	11.5%
Done voluntary work for a local charity or other organisation	31.7%	36.6%	21.6%
Signed a petition	38.4%	44.2%	40.4%
Contacted their councillor	18.7%	26.2%	15.1%
Completed a survey from local council	22.4%	29.0%	19.7%
Voted in last Welsh Assembly election	74.3%	80.1%	62.4%
None of these	9.7%	7.0%	11.9%

Concluding comments

- Continued / increasing significance of poverty among older people in rural places
- Income as a shaper of later life experiences in rural areas
- Influence of age on poor people's perceptions and experiences of poverty and rural living
- Material hardships, social inclusions, cultural denials
 - Low expectations and the normalisation of poverty
 - Social and natural compensations
 - Local cultures of rurality and discourses of welfare
- Changing rural welfare contexts
 - Fragility of local welfare systems
 - Informal systems of welfare provision and public sector cuts