Who will love me, when I’m 64?
The importance of relationships in later life

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FOREWORD:
RUTH SUTHERLAND, RELATE

Good quality personal relationships are important to everyone at all stages of life. A wealth of evidence shows that they promote happiness, protect physical and mental health and increase longevity. In contrast, the experience of difficult relationships, or a lack of relationships, is associated with a range of negative impacts, from depression and loneliness, to problems at work and with family.

Relationships remain important in older age. In a survey we ran with Ipsos MORI, 83% of people over 50 agreed that strong personal relationships with family and friends was the most important factor for a happy retirement. The reality for many people is that their partners, children and friends will provide critical support in later life. This confirms what we already know at Relate - that personal and social relationships are important in our everyday lives and central to our wellbeing. The older people we surveyed told us that relationships are a key concern, alongside health and financial security, and evidence shows these three issues are interconnected. According to the Office for National Statistics (ONS), single older people are more likely to live in poverty, and rafts of academic studies have shown that older people with wide social networks are healthier. Yet our research has revealed that, unlike questions of finance and health, the subject of older people’s relationships is missing from the current debate.

As we approach our own 75th anniversary, Relate is campaigning to ensure that relationships are seen as a critical element of later life. We champion the importance of good quality relationships at every stage of life, but we believe this element of later life is being neglected. This report outlines the importance of relationships for older people and argues that it is an area policymakers, commissioners, charities, and older people themselves should be taking more seriously. We have focused on relationships for the baby boomer generation – the cohort of people born between the mid 1940s and the mid 1960s, who are now moving into retirement. This is a generation that redefined relationships, with higher divorce rates and more fluid family structures. Although undeniably a heterogeneous group, baby boomers are more likely to be healthier and wealthier than their parents. And just as they pushed the boundaries in their youth, they will continue to redefine relationships as they age.

Ignoring the issue is not an option. We know that relationship breakdown already costs the UK economy £46 billion per year, according to the Relationships Foundation. As our society rapidly ages, and the pressure of this is felt by public services, we will need our relationships more than ever.

We are calling for relationships to be put centre stage for older people and by older people. But this is not only an issue for central government. We believe the only way to tackle this issue is for central government, local authorities, clinical commissioning groups, charities and older people themselves to work together to address the concerns raised in this report, and to help our society prepare better for ageing.

“We are calling for relationships to be put centre stage for older people and by older people.”
We are living through a huge demographic shift in the UK. There are now more pensioners than there are children under 16, and by 2025 half of the UK adult population will be over 50. This will transform every sphere of society from family life to employment, leisure activity to social care. Some find this a frightening and worrying trend, but despite the challenges it will pose, it is something we should celebrate and look forward to: people are living longer, able to enjoy themselves and contribute to society in ways we could not imagine as recently as half a century ago.

There are challenges ahead for public policy, for business and for civil society, and it is important to start thinking them through now rather than wait for them to creep up on us - something that NPC will be helping the voluntary sector to do. This demographic shift will result in new demands on resources that will have to be met. But the opportunities are also vast if we think ahead.

One aspect of change centres on relationships. We all know - and the evidence confirms - that good quality relationships with partners, family, neighbours and friends are a key part of a good and fulfilling life. They are equally important in later life but, as this report shows, naturally decline as partners, friends and siblings die, and become harder to maintain as the stresses of ageing take their toll. This report finds, for instance, that nearly half of carers say their relationships and social life are affected as a result of caring, and there are a million unpaid carers over 65 in the UK; that sex can be a problematic issue for couples well into older age; and that there are class differences in the degree to which older people are confident to form social relationships after they leave work.

Relationships are also a key factor in determining the costs of ageing to the state. Breakdowns in marriage or cohabitation in later life have implications for the amount of informal care available, for the way housing stock is used, and for our emotional wellbeing, with its links to many other outcomes. Loneliness, often experienced when a spouse dies or friends become more frail, is equally linked to expensive outcomes. Older people's relationships should be something we take very seriously. The solutions are not obvious and will involve many different activities. But we need think of how to organise finance, skills and resources to address the issue, whether we are government, commissioners, charities or older people ourselves. And we need to act now as those born during the post-World War II baby boom are retiring.

The repercussions of our ageing population will affect us all, and cannot be ignored. Strong, good quality relationships in older age are one way we will make this a good experience, rather than simply a drain on the public purse. As a society and as individuals we need to recognise this and explore new ways to encourage and support the full range of older people's relationships. It will make their lives better, and help us look forward to the future with confidence, not fear.

“The repercussions of our ageing population will affect us all, and cannot be ignored.”
EXECUTIVE SUMMARY

Older people feel relationships matter, and there is an abundance of evidence indicating that good quality relationships benefit people. On an emotional level, strong relationships are associated with happiness and wellbeing, and have also been shown to protect against the negative consequences of stress. On a practical level, relationships are often a source of care in later life, and good relationships can decrease the risk of wealth inadequacy in older age. Good quality relationships are not only good for individuals, but good for society too. For instance, older people who feel happier are less likely to suffer from depression and stress, which can relieve pressure on the NHS. Relationships, like people, evolve as they age, and as people's circumstances change, relationships can come under pressure. Getting older is associated with key transition points such as retirement, decline in health, bereavement, changes in financial circumstances, and caring responsibilities. These transitions can be challenging, and numerous studies point to the fact that these can place strains on older people's relationships.

We need to act to ensure that the importance of good quality relationships in older age is understood, to encourage people to develop and safeguard relationships prior to older age, and to support people to maintain their relationships as best they can during older age. Relationships are a central component of people's lives, but are all but absent from the current policy debates.

**Key recommendations**

- A new and comprehensive government ageing strategy and a Cabinet-level Minister of State for Ageing Society to drive the strategy and ensure better cross-departmental working.
- Better support for older carers to enable them to care for partners in their homes if they wish to and to maintain a healthy range of quality relationships alongside their caring responsibilities.
- The measurement of older people's relationship health as part of the work of Directors of Public Health. This should inform local authorities and clinical commissioning groups and enable services to be developed or improved that will support older people's relationships and therefore deliver the benefits for individuals and the public purse.
- Embedding relationship support in the local service landscape, so that impact on relationships is integral to the decisions of local authorities and clinical commissioning groups, and so that older people are offered and can access support at existing touch points with public services.
- An innovation fund to target resources at community innovations that look to develop new and strengthen existing relationships.
- Organisations in the third sector adapt and develop services that support older people's relationships and approach volunteering as an opportunity for older people to strengthen relationships.
- Older people recognise the importance of building and maintaining a robust circle of good quality relationships around them.

INTRODUCTION

The UK is experiencing a huge demographic shift. A generation of ‘baby boomers’ have retired or are on the cusp of retirement. The number of people over 65 in the UK is set to double in the next 20 years to over 16 million people. And this is in a context of declining birth rates. Simply put, fewer working people will have to support larger numbers of those who are retired. NESTA estimates that public spending on our ageing society could exceed £300 billion by 2025, as a result of the costs of social care, long-term health conditions, pensions and benefits. This is not affordable. Avoiding and reducing the costs associated with an ageing society is critical and relationships can play an important role in this.

The baby boomer generation – born between the mid 1940s and the mid 1960s – redefined society, from rock music to rising women’s employment. It is the first generation to benefit from the NHS from birth, and witnessed technology revolutionise the modern world. As well as the Beatles and miniskirts, baby boomers are known for their greater affluence. Yet they are a heterogeneous group. The gap between rich and poor has increased in their lifetime, and there remains a huge diversity in health, wealth, and life expectancy, contingent on people’s social class, geographic location and ethnicity.

As well as redefining society, this is a generation that has redefined relationships. The baby boomers married young and in great numbers, but they were also far more likely to divorce than their parents. Alongside these rising divorce rates, the latter half of the twentieth century saw an increase in cohabitation and remarriage, and the formation of stepfamilies and extended families. In general, the couple and family relationships of baby boomers have been characterised by greater fluidity than those of their parents’ generation.

These trends show that baby boomers were different from their mothers and fathers in their youth, and this is also true in their later life. According to longitudinal academic research from Sweden, older people today perform better in intelligence tests, are healthier, more outgoing and more sexually active than older people 30 years ago. These changes are significant because the baby boomers are the largest wave of people in history to enter older age in the UK. Their care and support is certain to place unprecedented demands on the rest of society. Experts believe baby boomers will do ageing differently from their parents. Many have watched their mothers and fathers experience ageing with horror and, like their younger selves, have the potential to tear up the rulebook. A Demos report from 2003 concluded that baby boomers ‘have transformed every station they have passed through and show no sign of stopping’.

The government has made some moves to prepare for the UK’s ageing society. Building on Opportunity Age, the cross-government strategy on ageing from 2005, the Labour administration presented Building a Society for All Ages to Parliament in 2009. This outlined plans to reform pensions, health and social care, Investments in Partnerships for Older People projects (POPPs) and LinkAge Plus projects developed partnerships working in local areas and evaluations showed positive results for older people. However, in the current climate of austerity the Coalition has paid little attention to issues affecting older people. This is in spite of the Older People’s Manifesto, launched by David Cameron in 2010, which claimed to place older people at the centre of politics.
The House of Lords’ Committee on Public Service and Demographic Change concluded, “The UK population is ageing rapidly, but we have concluded that the Government and our society are woefully underprepared. Longer lives can be a great benefit, but there has been a collective failure to address the implications and without urgent action this great boon could turn into a series of miserable crises. [...] An ageing society affects everyone: these issues require open debate and leadership by the Government and all political parties. The challenges are by no means insuperable, but no Government so far has had a vision and coherent strategy; the current Government are no exception and are not doing enough to ensure our country is ready for ageing.”

The government initiatives that have materialised have largely focused on older people’s wealth and health, with little attention given to the importance of different types of relationships – couple, family and social. Large-scale surveys have repeatedly indicated that good quality relationships are key to success and wellbeing in older age, and the relationships of baby boomers are, and will be, very different from those of the current generation of older people. It is clear that a focus on strengthening the quality of relationships is an important component of public policy that is currently lacking, in spite of evidence indicating the benefits of positive relationships both to individuals and to wider society.

There is also a significant cost implication to the demographic shift that has brought about our ageing society. As we age, we tend to rely on others more – the likely cost to the NHS and public services in general will be huge. Additionally, we know that most people of working age are not saving sufficiently to sustain them into retirement, which will present a significant burden for public finances. Relationships can play an important part in addressing this issue. When people have strong and stable relationships with family, partners and friends, their need for care is reduced, because that role is often played by the people around them. We know that good quality relationships are central to wellbeing, and those with healthy relationships are also more likely to be healthy for longer, and therefore place less of a burden on public services.

**Baby boomers**

The term ‘baby boomer’ refers to a generation of older people, generally recognised as those born between 1946 and 1964. There were two peaks of unusually high birth rates in the UK during this time, in 1947 and in 1964, so there are technically two cohorts of baby boomers. Though often used as a general term, the baby boomer generation is diverse.

This report considers the baby boomer group as a whole, and does not distinguish between the two cohorts, though does look at some differences due to gender and socio-economic circumstances. The report focuses on baby boomers’ relationships and how these are likely to change in later life. It draws on research and data on the relationships of today’s older people as an indication of what later life may be like for the baby boomer generation.

**Relate’s campaign on relationships in later life**

This report forms part of a wider campaign which Relate is running on the importance of relationships in later life. Relate, which itself turns 75 this year, believes that relationships are the missing piece in the current debate around our ageing society, which tends to focus on health and financial security.

The campaign began with Relate and Ipsos MORI working together to poll over 1,000 over 50s to get their views on ageing and relationships. Relate then worked with Gransnet, the online community for grandparents to promote resources and a relationship checker, and to reach the target audience through live web chats. This report is the result of the partnership between Relate and New Philanthropy Capital (NPC), and the campaign will conclude with a collection of essays on the subject of relationships in later life, which will be published by Relate in the autumn of 2013.

The campaign has been funded by the Department for Education, and seeks to raise awareness among individuals, local and central Government, charities and clinical commissioning groups about the importance of relationships in later life and the need to support and strengthen them.

**Report outline**

The first section of the report outlines why relationships are important. It defines the types of relationships we refer to in this report – couple, family and social – and explores the emotional, practical, and health benefits that they provide. This section argues that relationships are important both for individuals and for society, and should be considered the third pillar of a good old age, alongside health and financial security.

The second section of this report reviews existing data and research to examine what we know about the relationships of baby boomers and how they are likely to change with age. It looks at the broad range of relationships that people have, including couple relationships, family relationships and social relationships.

The third section goes into more detail about the strains on baby boomers’ relationships as they retire and explores the implications of these on different types of relationships - couple, family and social. This section focuses on the transitions people go through as they age, such as retirement and a decline in physical and mental health.

The final section of the report presents our recommendations for government, commissioners, charities and older people themselves. Our ageing society will affect everybody in every sphere of life, and coordinated action is needed to make growing old a positive experience for all.
Methodology
This research aimed to explore the importance of couple, family and social relationships in the context of ageing and to understand how baby boomers’ relationships may be put under strain as they approach retirement and in older age.

The research included:
- A comprehensive literature and policy review
- Analysis of publicly available datasets
- Interviews with figures in government, charities, service providers and academics
- An Ipsos MORI survey of 1,390 adults aged 50 and over about their attitudes towards ageing
- A roundtable of experts to review findings and develop recommendations.

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1 THE IMPORTANCE OF RELATIONSHIPS IN LATER LIFE

Good quality relationships are important to all people at all stages of their lives: they are a source of practical care and emotional support, and have also been shown to protect physical and mental health. As the UK population gets older and works for longer, it is important that older people are healthy, active, and empowered to contribute to society. Evidence shows that supporting relationships is a good way to achieve this. Research also shows that relationships are very important to older people:

A recent poll conducted by Relate and Ipsos MORI found that 83% of older people thought that having strong personal relationships with friends and family was the most important factor for a happy retirement.8

In a recent YouGov survey, 93% of adults said that when times are hard, relationships with their family were very or fairly important to them.9

A poll conducted by the Mental Health Foundation found that 74% of baby boomers had friends and family who they felt would give them support in the future.10

This section of the report will explore the benefits derived from relationships in later life in more detail, but first we define what we mean by relationships.

Types of relationships
Relationships are complex and multiple, and make up the fabric of social life. In older age, as well as youth, people maintain a range of relationships. For the purposes of this report, we have broken them down into the following categories:

Couple
Loving relationship between two people
Includes: spouses, civil partners, partners, cohabiting couples

Family
Relationships between those that are ‘related’ and/or considered to be in a family
Includes: parents, children, siblings, stepfamily

Social
Wider social relationships
Includes: friends, colleagues, organisational relationships
Couple relationships exist between two people, and are often a source of love and affection. Since the 1960s and 1970s, when a wave of social reforms were introduced, the structure of couple relationships has changed dramatically. Abortion, homosexuality and the contraceptive pill were legalised, and divorce reform introduced, making a major impact on the definition and practices of intimate relationships. In the past 60 years, stable couple relationships have become more broadly defined, with an increase in long-term cohabitation and the introduction of new relationship types. While marriage remains a popular choice for older couples, people of all ages can now experience their life for their partners in diverse ways.

Families are a group of people who are genetically or ‘socially’ related and consider themselves to be family. Like couple relationships, the composition of families has changed with the baby boomer generation. Divorce rates increased in the 1970s, with baby boomers increasingly marrying and forming new, extended stepfamilies. Families are an important unit in modern society, often acting as a locus of emotional, practical and financial support. But family relationships can also be characterised by tensions. Some are acrimonious, and tensions can emerge as people age and the roles and responsibilities of family members change and become renegotiated.

Wider social relationships encompass friendship networks, friends from work and organisational associates, among other things. These groups tend to consist of friends and acquaintances that people choose to spend time with and are an important source of personal support at all ages of life. Wider social relationships are formed in a range of contexts. As people get older, and especially if they have lost their spouse, friendship networks can become increasingly significant.

This report considers all types of relationships to be important and recognises that every person’s network of relationships is unique. It is important to remember that it is the quality of relationships, not the quantity, which matters most to people. Having outlined the range of relationships, we now consider their significance.

Emotional benefits of older people’s relationships

Good quality relationships are emotionally beneficial, and both ‘proactively’ and ‘reactively’ promote older people’s wellbeing. Relationships can be a source of great happiness, but can also protect against feelings of loneliness and isolation. As people age, and are at greater risk of isolation and depression, relationships are essential to provide a good quality of life.

There are many definitions of happiness. One broad definition is the degree to which a person views their life as favourable. A range of factors contribute to happiness, but there is no doubt that good quality relationships are important: one expert has even gone so far as to say relationships are perhaps ‘the greatest single cause’ of happiness in people’s lives. Abundant evidence shows that people who are more socially engaged are happier than those who are not, and this appears to be true historically as well as internationally. A famous large-scale US study in the 1970s found that satisfaction with marriage and family life was the best predictor of overall life satisfaction, and further research focusing specifically on older people found they too tended to put family and social relations first as sources of life satisfaction.

Much research has focused on the association between happiness and couple relationships - partly because of the importance of these relationships to individuals and society, but also because marital status can be accurately ascertained through surveys and is therefore easier to test empirically on a large scale. It has been recognised for a long time that good quality couple relationships are important to emotional wellbeing; a meta-analysis of nearly a hundred studies relating to marital status, happiness, life satisfaction and general wellbeing found that married people are happier on average than those who are not married. However, it is not just strong couple relationships that offer emotional benefits.

Wider social networks are very important for wellbeing. The evidence is so compelling that it has been termed a ‘deep truth’. Studies have found people to be more positive in the presence of others than when they are alone, with self-reported mood higher on days when people engage in enjoyable social interactions. The desire to hold meaningful relationships with friends and wider social networks is clearly fundamental to happiness and quality of life.

Trends in the wellbeing of older people show that subjective wellbeing increases dramatically after retirement, staying fairly stable between the age of 65 and the mid seventies, but trailing off after this (Figure 1). There is a correlation between subjective wellbeing and the number of relationships older people maintain. Older people appear to have more close relationships after they retire, coinciding with an increase in happiness, but during their seventies and eighties there is a noticeable decline in both reported wellbeing and the number of close relationships maintained. These trends are supported by other similar evidence and illustrate the correlation between the number of relationships people maintain in older age and how happy they are. But we cannot assume simply that any relationships make people happier: these relationships need to be good quality to be beneficial.

![Figure 1: Wellbeing and mean number of close relationships by age group](image-url)
while social loneliness stems more from the absence of a broader social network, such as friends, colleagues and neighbours living nearby. People who are surrounded by others can still feel lonely.

Case study
The Silver Line combines a helpline for advice or a chat and a phone befriending service that is provided by volunteers. Older people can request a regular phone conversation with someone who has been carefully matched to reflect shared interests and preferences. Ongoing evaluation of the service is finding that previously lonely and isolated older people are getting reconnected with their community again, joining lunch clubs, reading groups or organised walks, as a result of a befriender taking the time to build a relationship with them. As one volunteer said, “if you take an interest in them they’ll know they are interesting and this builds their confidence.” Silver Line is currently being piloted in the North West of England.

Findings from a recent survey revealed that loneliness was not a major concern for baby boomers. Baby boomers are often reluctant to see themselves as old or ageing, which may explain their lack of concern about loneliness. But much research illustrates a clear association between growing older and feeling lonely. Figure 2 shows that feelings of loneliness increase considerably as people age, with nearly half of those over 80 feeling lonely often or some of the time. A 2010 report by the Mental Health Foundation concluded that risk factors for loneliness accumulate as people age, with poverty a particular challenge to socialising with friends and the wider community. Wealthier people are less likely to be lonely than their poorer peers. Loneliness is also related to relationship status. Those who have been widowed, separated or divorced are more likely to report feeling lonely.

Figure 2: Frequency of feeling lonely by age group

<table>
<thead>
<tr>
<th>Age</th>
<th>Some of the time</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-69</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>70-79</td>
<td>40%</td>
<td>50%</td>
</tr>
<tr>
<td>80 and over</td>
<td>50%</td>
<td>60%</td>
</tr>
</tbody>
</table>

Source: ONS Measuring National Wellbeing 2013

Health benefits of older people’s relationships
There is a large body of evidence illustrating the positive impacts of relationships on physical and mental health. Numerous studies have shown that relationships are strongly associated with good physical health: for example, epidemiologists have documented a link between social isolation, and an increased risk of mortality and mortality. To put it another way, those who have strong relationships with others are more likely to be healthy for longer, and live longer too. Specifically, good quality relationships have been shown to protect against a range of illnesses, from the common cold to cancer and cardiovascular diseases.

Case study
Better Balmedie is a community project that engages older people and younger people through gardening and helps them take an active role in their communities. Older people involved in the project have undertaken village improvement projects, planting flowers and helping to develop safe paths to access green spaces. The project provides an opportunity for older people to meet like-minded others, learn new skills and be active.

Cardiovascular diseases are a particular concern for older people, and the largest cause of death for the over 65s in England and Wales. Cardiovascular diseases place a health burden on individuals, but also a large economic burden on society. Researchers at Oxford University estimated that cardiovascular diseases cost the UK £29 billion in 2004, a figure which is likely to have risen since then. Healthcare accounted for 60% of this cost, followed by 23% due to loss of productivity, and 17% to costs related to informal care. Strong social networks have repeatedly been shown to protect against illness and allow people to live longer, healthy, happier lives, indicating their preventative potential.

As well as protecting against diseases, positive social engagement has been shown to influence the progression of illnesses and the time it takes for people to recover. It is thought that relationships can beneficially influence behaviours that promote health, such as taking more exercise, eating well, quitting smoking, drinking less alcohol and adhering to medical routines. Good quality positive relationships are therefore associated with lower instances of physical illness, and also supporting people in their recovery. Conversely negative relationships, or contact with people who promote unhealthy activity, can impede recovery.

Relationships can positively impact mental health too. It is thought that interaction with friends, family and wider social networks communicates social norms, expectations, and behaviour. This is important in older age as it helps to regulate people’s response systems. For example, people who are active in their communities are more likely to be in better mental health than their more isolated counterparts. Similarly, those with strong social ties have been shown to be better protected from the negative consequences of life stress. This may be because some types of stress are more visible to wider social networks, allowing others to intervene early without being asked, and to provide important emotional support.
Declining mental health, and dementia in particular, is a significant feature of older age in the UK. The Alzheimer’s Society estimates that one in three people over the age of 65 will die with dementia, which is estimated to cost the UK £23 billion per year.8 Research shows that those with limited social networks and social engagement are more likely to develop dementia than those with rich and active social lives.26 A good way to promote the mental health of baby boomers is to support and encourage them to invest in their social relationships.

Relationships have also been associated with longevity, arguably the ultimate hallmark of health. Many studies have shown an association between social integration and longevity, but one classic example is a longitudinal US study that found that people who were better socially integrated had half the risk of mortality compared to those who had fewer relationships.33 Good quality couple relationships are also important for longevity. Intimate relationships are not only regarded as beneficial for social functioning; there is also evidence that conjugal loss can contribute to the premature death of the remaining partner.34

Improved physical and mental health has benefits for wider society. There is a clear financial incentive: the number of emergency readmissions to hospital for people aged 75 and over rose by 88% between 2000 and 2010,35 and each hospital bed costs the taxpayer £260 per night.36 But aside from this, older people have much to contribute to society, and are more able to do so if they are healthy.

Practical benefits of older people’s relationships

Strong personal relationships confer a range of practical benefits for older people, not least that they are a key source of care. Carers come in all shapes and sizes, but for many older people in need of support, their primary carer is their partner or spouse. Care provided by a close companion is likely to be high quality, and, in crude economic terms, free. Research by the Oxford Institute of Ageing has estimated that people over 60 in the UK provide up to £50bn in unpaid family care per year, approximately 3% of GDP.37

Care is often provided by older people, as well as given to them. For example, once people retire, and if they are still healthy, they are often a resource for the wider family and look after their grandchildren. A study commissioned by the Department for Education found that grandchild care is commonplace in the UK, with 26% of parents responding to the survey receiving help from their grandparents in the previous week.38

As well as regular grandchild care, it has been estimated that there are 25,000 carers over the age of 65 in the UK who raise children – mainly their grandchildren – in the absence of their parents.39 The cost of placing these children in foster care is estimated to be £4bn a year. Again, relationships are saving the state money and providing a family environment in which these children can grow up.40

It is not just grandchild care that older people provide: baby boomers coming up to retirement have been labelled the ‘sandwich generation’ as many are called upon to care for their elderly parents. As people age, the balance of intergenerational support is often tipped towards adult children, in this case baby boomers, giving more support to their elderly parents than they receive.40 Patterns of support are complex, but generally mothers and parents without a partner receive the most amount of support from their adult children.41 Relationships therefore can be a source of good quality care for both the young and old.

Care is also provided by friends and wider social networks. Recent ethnographic research undertaken by the Young Foundation concluded that the importance of informal support and care cannot be underestimated.42 Older people interviewed for the research valued their local friends, neighbours and shopkeepers, who gave them a ‘valued sense of belonging and connectedness to their communities’ and helped them with important everyday tasks like shopping.

Relationships can also bring other practical benefits, like financial support. Again, this is a two-way street, with elderly parents providing financial assistance to their children, as well as adult children supporting their parents.44 According to a nationally representative longitudinal study, between two thirds and three quarters of parents aged 55 to 75 were involved in some sort of exchange relationships with their children in the UK.45 The study found there was a strong reciprocal element to intergenerational exchange, supporting the argument that families are likely to share financial resources in times of need.

Summary

Good quality relationships of all types offer clear benefits to individuals, in areas including physical and mental health, emotional wellbeing, and the practicalities of care and finances. The challenges faced in older age are vast and deeply interconnected, but it is clear that strong relationships can prevent many of the problems that stop people living a full life. And, as this section has demonstrated, this can benefit wider society, through enabling older people to continue to contribute, and through savings to the public purse.
It is clear from the previous section that relationships are important for older people. But what does the research tell us about the type of relationships that baby boomers have, how they will change, and how they are different from the current generation of older people? This section provides some context to baby boomers’ current relationships and those they are likely to have as they age.

**Couple relationships**

Recent research on the composition of couple relationships of 60-64 year olds indicates the type of couple relationships baby boomers have and will have as they reach their sixties (Figure 3). Of those aged 60-64 in 2010/2011, 75% were married, remarried or in a civil partnership, 14% divorced or separated, 6% widowed and 5% single.46 This research also clearly shows the major change that will affect one person in every couple at some point due to the death of their partner: of those aged over 80, 54% were widowed, 38% in a relationship, 5% single and 4% divorced.

![Figure 3: Status of couple relationships at 60-64 and 80+](image)

A range of factors point towards changes in the composition of baby boomers’ couple relationships compared with those of the current older generation. For example, divorce rates amongst men and women aged 50-59 and 60+ increased between 1991 and 2011 (Table 1). This contrasts with younger age groups and the overall national trend, where divorce rates have declined in the past 10 years.47 There has been some debate about this so-called ‘silver divorce’: it is unclear to what extent the rise in divorce rates reflects the breakdown of long-term marriages compared with more recent marriages or remarriages. Analysis from the Office for National Statistics shows that the likelihood of getting divorced increases each year after marriage, peaking at seven years with a 3.3% chance of divorce, before declining again. Once couples have been married for 20 years or more, the chance of divorce by their next wedding anniversary is lower that 1.5%, and this continues to decrease with time.
Among the baby boomer generation there has been a rise in unmarried cohabitation. In the early 1960s fewer than one in a hundred people cohabited, compared with one in six today. Attitudes have changed, and cohabitation is no longer perceived as socially deviant. 77% of baby boomers agreed that ‘it is alright for a couple to live together without intending to get married’, compared with just 46% of the older generation.

As well as a rise in cohabitation, there has been a rise in the number of people living alone. The number of 45 to 64 year olds living alone increased from 1.6 million in 1996 to 2.4 million in 2012—an increase of 50%, compared to an increase of 16% for the population overall. Current predictions suggest that the number of people over the age of 65 living alone will grow from 3 million to 4.8 million by 2033.

People in couple relationships are often sexually active in older age, with research finding that 82% of those over 50 are sexually active. Although older people’s sexuality remains an under-researched area, with many surveys of sexual behaviour and attitudes excluding older people, this finding is backed up by longitudinal research from Sweden: compared with 30 years ago, it appears that older people are now more sexually active. Recent data from the UK, as well as the US and Canada, shows a significant rise in sexually transmitted infections amongst those over 50, although the reasons for this are not well understood. Sex and intimacy are important features of good couple relationships, and remain important as people get older. Two thirds of over-65s in a recent Age UK survey thought it was important to have a romantic companion, and one in ten was seeking a new relationship. Sex makes couples feel closer need, and to worry more about losing their partner. Losing a partner was the most frequent worry for the men who answered this survey, but for women it was the third most frequent, after becoming dependent on family and not seeing children or grandchildren as much as they would like.

In addition, the likelihood of being in a couple relationship varies with social grade. Whilst 75% of those in social grade AB are in a couple relationship, this drops to 59% of those in C1, 56% of those in C2 and 41% of those in DE. Individuals in group DE are more likely to classify themselves as single (17%) or widowed (42%).

### Family relationships

In comparison to previous generations, baby boomers are more likely to have divorced and remarried. Changing attitudes to divorce, and the Divorce Reform Act of 1969, contributed to a tripling in the number of divorces between the mid 1960s and mid 1970s, when many baby boomers were in the early years of marriage. The subsequent rise in remarriages suggests that while baby boomers were divorcing they were also getting married again. Divorce and remarriage can have lifelong implications on the structure of family relationships and networks, as remarried baby boomers may have children from their previous relationships, and create stepfamilies through remarriage.

The rise in remarriage following divorce means that more people are reaching older age with stepfamilies, although the implication of this for family and caring relationships is unclear. Remarriage has the potential to complicate kinship networks, and can produce ambiguity around family obligations. For example, a research study from Australia showed that adult children were more likely to give help to their widowed mothers rather than to their divorced parents. On the other hand, the formation of stepfamilies can be a very positive process, widening people’s relationship networks and increasing the pool of potential carers.

Delving deeper into family statistics shows that, of those born between 1945 and 1952, around 75% of men and 80% of women have biological children. The same data shows an increase in the number of stepchildren for those born from 1939 onwards, making this a feature of the baby boomer generation (Figure 4).

### Table: Divorce rates amongst men and women aged 50-59 and 60+

<table>
<thead>
<tr>
<th>Year</th>
<th>Men 50-59</th>
<th>Men 60+</th>
<th>Women 50-59</th>
<th>Women 60+</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>10.0%</td>
<td>2.3%</td>
<td>7.9%</td>
<td>1.6%</td>
</tr>
<tr>
<td>1991</td>
<td>71%</td>
<td>16%</td>
<td>51%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: ELSA Wave 2

![Figure 4: Number of stepchildren by age group and gender](source: ELSA Wave 2 2004-2005)
The latest release of the English Longitudinal Study of Ageing (ELSA) provides some interesting insights into the number of relationships that people have as they age. The mean number of close relationships that older people have with children, family and friends is seven for men, and 7.5 for women, but this varies with age and gender. Figure 5 shows that women maintain a higher number of close relationships in comparison to men throughout their retirement, until they reach 80, when men have more close relationships than women.

**Figure 5: Mean number of close relationships by age group and gender**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>52-54</td>
<td>7.3</td>
<td>7.7</td>
</tr>
<tr>
<td>55-59</td>
<td>7.1</td>
<td>7.5</td>
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<td>60-64</td>
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<td>65-69</td>
<td>6.6</td>
<td>7.0</td>
</tr>
<tr>
<td>70-74</td>
<td>6.3</td>
<td>6.8</td>
</tr>
<tr>
<td>75-79</td>
<td>6.0</td>
<td>6.5</td>
</tr>
<tr>
<td>80+</td>
<td>5.7</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Source: ELSA Wave 5 2010-2011

**Social relationships**

The number of friends and social relations that older people have varies greatly depending on their circumstances. Researchers have noted that baby boomers with adequate financial resources may find it easier to ‘reinvest’ in their social relationships in older age and do the things they did not have the time to do before. Longitudinal research from the US shows that once people retire, the fabric of their social relationships changes. Over time participants in the study saw their friends less frequently, but lived closer to a higher percentage of their friends and had more dense friendship networks. While the wider social networks of these older people tended to contract, they still remained socially active and saw later life as an opportunity to cherish the friendships they did have.

Research from the UK also shows that baby boomers are socially active, and in their sixties and seventies are likely to do more activities that provide opportunities for strengthening and forming relationships. Data from ELSA, for instance, shows an increase in volunteering after retirement for people in their sixties and seventies (Figure 6). Over 20% of those aged 60-69 volunteer at least once a month, a marked increase from around 15% for those in their fifties. Volunteering provides an opportunity to leave the house, engage in social activities and meet new people.

**Figure 6: Volunteering activity by age group and gender**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Men volunteering at least once a month</th>
<th>Women volunteering at least once a month</th>
</tr>
</thead>
<tbody>
<tr>
<td>52-54</td>
<td>20%</td>
<td>15%</td>
</tr>
<tr>
<td>55-59</td>
<td>22%</td>
<td>16%</td>
</tr>
<tr>
<td>60-64</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>65-69</td>
<td>26%</td>
<td>18%</td>
</tr>
<tr>
<td>70-74</td>
<td>28%</td>
<td>20%</td>
</tr>
<tr>
<td>75-79</td>
<td>30%</td>
<td>22%</td>
</tr>
<tr>
<td>80+</td>
<td>32%</td>
<td>24%</td>
</tr>
</tbody>
</table>

Source: ELSA Wave 5 2010-2011

Research also shows baby boomers engaging in cultural activities, which is often a social experience. Figures from the Department of Culture, Media and Sport show that between 2005/2006 and 2010/2011 there was an increase in the proportion of 65-74 year olds engaging in sport and visiting museums, galleries and archives. Research shows that people aged 50-74 spend twice as much each year on theatre and cinema tickets than those aged under 30; that 94% of people aged 50-59 eat out at least sometimes; and that around 70% of women and 60% of men in this age group go to the theatre or opera.

**Case study**

The Hub Community Café in East Kilbride offers a weekly afternoon café for retired men and women who live in and around East Kilbride. The café is run by volunteers and brings together older people in the community and encourages participation in weekly activities. Between 40 and 60 older people come to the Hub every week where they drink tea, eat cake and enjoy a great range of entertainment from orchestras to bingo.

There are, however, class differences in patterns of social and cultural activities. Research shows that people in routine and manual jobs are less likely to be members of organisations and take part in social and cultural activities. The Relate and Ipsos MORI survey showed that those on lower incomes, defined as up to £13,499 per year, were more likely to lack confidence in forming new relationships (25% on lower incomes, compared to 14% in the £13,500-£29,999 range, and 12% of those earning £30,000+).

Longitudinal research shows a decline in social activity and networks with age, and ONS figures reveal an increase in the number of older people feeling that the friendships and associations in their neighbourhoods mean a lot to them. Baby boomers may delay this decline, but won’t avoid it entirely. When people get older their wider social networks begin to decrease as those around them begin to die. This may be coupled with a reduction in physical mobility, which can challenge social
relationships by limiting the amount of time people spend outside their homes and making them less likely to participate in leisure activities. The knock-on effect of this can be that older people are less able to maintain existing social relationships or develop new ones.

**Case study**

LinkAge has existed in Bristol since 2007 and aims to promote and enhance the lives of older people (65+ years old) through the facilitation and the development of a range of activities. LinkAge aims to inspire older people and others to share their time and experiences with other older people who have become isolated, and help forge the social connections that are vital for wellbeing.

The vehicles for driving the programme are nine ‘beneficiary’-led Hubs supported by a paid Community Development Worker. They help older people set up new groups and develop activities they want to take part in together, thereby meeting the interests and aspirations of local older people.

LinkAge in Bristol is supported by a range of partners including Bristol City Council, St. Monica Trust and the Anchor Society.

Compared with the current older generation, baby boomers’ social relationships are likely to be facilitated to a greater extent by technology in later life. Age UK has noted that people over 65 are increasingly accessing information, advice, goods and services online, and the baby boomers are more tech savvy. Mobile phones, email and Skype allow people to keep in touch with friends and family at a relatively low cost, and Age UK reports that new technology is already enabling social contact for older people. But it is important to note that technology is only a facilitator of relationships, and online contact should not be viewed as a substitute for real life friendships and relationships.

**Summary**

Each person has a unique set of relationships, and their capacity to maintain these relationships and cope with strains will differ. This section has explored a range of baby boomers’ relationships—couple, familial and social. The structure and nature of these relationships varies greatly from person to person, but there are some general trends that make the baby boomer generation different from the current cohort of older people, most importantly that baby boomers are more likely to have cohabited or married, divorced, and remarried than their mothers and fathers, changing the fabric of person to person, but there are some general trends that make the baby boomer generation different from the current cohort of older people, most importantly that baby boomers are more likely to have cohabited or married, divorced, and remarried than their mothers and fathers, changing the fabric of couple and family relationships.

But there are some groups that research shows are more at risk of having insufficient or weak relationships, or struggling to maintain these relationships. The research exposes the vulnerability of those with a lower income, with manual or routine jobs, or in social grade DE. This group is less likely to be in a couple relationship, with the associated benefits; less likely to engage with social or cultural activities or belong to groups or organisations; and less confident in forming new relationships. As finance is well recognised as a barrier to people engaging with community or other social activities, those on a lower income are also more likely to be excluded from building relationships by this route.

**3 Changes Affecting Relationships**

As life changes, so do our relationships. They may break down, they may strengthen; they may become greater or fewer in number; they may become more or less diverse; the dynamic may change—but throughout life relationships are both immensely important and constantly evolving. Often these changes are gradual, but some life events have much greater ramifications for relationships.

Many people retiring now, and those looking forward to their retirement, see their sixties and early seventies as decades of opportunity. Free of work, without dependent family and still with good health and energy, the baby boomers see this as a time to get on and do the things they want to. While no generation is homogenous, and poverty is an issue for many baby boomers, many are better off than older people who retired before them. According to the ONS, the average gross income for pensioners has increased by about 50% in real terms between 1994-95 and 2010-11, meaning that many baby boomers are likely to be financially comfortable in their later years.77.

Older age can be a time when relationships which may have been neglected over the years of work and bringing up a family can be strengthened, or new relationships formed. It can be a positive stage for relationships. But this shouldn’t distract from the significant strain that relationships can face, the difficulties some people have in forming new relationships, or the fact that not everyone has positive relationships with their partners, families and friends. It is well documented that poor-quality relationships are bad for people.78 Marital relationships must be of high quality to offer advantages in terms of health, and poor quality couple relationships can be a contributing factor to worsening health.

**Transitions**

Growing older is associated with significant life transitions, including retirement, bereavement, changes to physical and mental health, changes to housing and shifting care patterns (Figure 7). The Relationships Matter report identifies relationships as vulnerable at key life transitions, and whilst its main focus is on couple relationships, particularly parents, it acknowledges that people’s relationships are also vulnerable during transitions in later life.

Figure 7: Transitions in ageing
As well as triggering a period of adjustment, transitional events can also alter people’s needs and the support services they require. Qualitative research conducted by the Young Foundation found that those who had become housebound due to illness were more likely to suffer from isolation and loneliness as they were physically unable to maintain contact with their friends and family. The Young Foundation also found that older people could not always articulate their feelings towards key life transitions, and did not always recognise that their needs had changed. This section of the report explores the key life transitions that most people go through: retirement, changing care responsibilities, declining physical and mental health, bereavement and altering financial situations.

Retirement

Leaving work represents a seismic shift in people’s lives. Work is often a key component of how people define themselves, and recent retirees have to grapple with what giving up work means for their identity and their priorities in later life. The DWP calculates that 50-64 year olds have spent on average 13.9 years in their current employment, compared with 7.3 years for those aged 25-49, showing that older people are likely to have been in their jobs for a long time when they decide to retire. Clearly, leaving such an established way of life can be a huge upheaval, particularly for those moving from full-time employment to full-time retirement. The changes that people go through when they retire, and the difficulties they face, can have implications for a wide range of close relationships, including partners, family and friends.

In general men are more likely than women to be deeply affected by retirement. There is a higher proportion of men in their sixties working, and working full time. The employment rate for 50-64 year-olds has increased steadily in the past decade from 62% in 2001 to 66% in 2012. For people aged 65 and over it has increased from 5% in 2001 to around 9% in 2012.86 These figures reveal that many older people still engage in paid work, and this trend is supported by a decline in the number of people opting for early retirement.87 In addition, older workers are more likely to work part time than their younger colleagues. In 2012, 29% of 50-64 year-olds in the UK, and 67% of those over 65, worked part time.88 This compares to 22% of those aged 25-49 who work part time in the UK.88

Early exit from the labour market because of ill health or redundancy continues to be a concern for older workers. Whilst older workers have fared better in this recession compared with those in the 1980s and 1990s, unemployed older people are much less likely than any other age group to find work and there is a greater chance that they won’t return to the labour market. Of the 428,000 unemployed over 50s who were looking for work at the end of 2011, 43% were long-term unemployed compared with 26% for the 18 to 24 year olds and 35% for the 25 to 49 year olds.89 Ill health and the impact that this can have on continued participation in the labour market continues to be a major concern for older workers. Although there has been a decline in the number of people aged 50+ who leave the labour market because of health reasons, older workers are still the group that is most likely to leave the workplace early. Over 10% of employed people aged 60+ are likely to leave work early because of health considerations.89 Early exit through redundancy or ill health can bring an abrupt end to work relationships, placing more pressure on relationships at home and leaving people feeling isolated.

Caring responsibilities

Caring is a significant feature of the ageing process. People in their sixties are sometimes referred to as the ‘sandwich generation’, caring for both their parents and their grandchildren. Although older people are often very willing care givers, providing care can directly affect family and wider relationships as people renegotiate their roles and are unable to participate in social activities they once engaged in.

Caring responsibilities can be a strain for older people, and in the absence of the appropriate support and services can be burdensome. A recent survey undertaken by the NHS found that 15% of all households in England contained a carer (representing 3 million households).85 The report estimated that there were nearly a million unpaid carers aged over 65 in England in 2009/2010, and that just 93,000 of these received any carer-specific support. It also found that most carers looked after close family members, such as a parents, partners or children, and that the highest levels of care came from older people and the baby boomer generation. 42% of carers were aged 45-64 and 25% were aged over 65.86
Providing care to elderly parents has been shown to have a complex and potentially unreasonable requests of their parents. An increase in grandchild care responsibilities may coincide with an increase in the care needs of those still in employment. Whilst those in their sixties may be leaving work, in many cases they are taking on caregiving responsibilities for grandchildren. This can strengthen family relationships, but can also be a strain, especially if there are disagreements about discipline or if adult children make unreasonable requests of their parents.

An increase in grandchild care responsibilities may coincide with an increase in the care needs of elderly parents. In 2010 the most common age at death in England and Wales was 85 for men and 89 for women, meaning that many baby boomers in their sixties are likely to have at least one parent still alive. Providing care to elderly parents has been shown to have a complex and potentially negative effect on the wellbeing of adult children, and can strain family relationships. Caring for elderly parents may call for difficult decisions to be made by adult children, again potentially putting a strain on relationships with partners or siblings — for example, decisions around whether to put an elderly parent in a care home, or to have them living in a family home. If elderly parents are geographically distant, the requirement to travel, and the time and expense it takes, can cause pressure. Caring for parents suffering from dementia or poor physical health, and eventually losing a parent, can be stressful. For adult children, the ageing and eventual death of their parents is a turning point in their lives, often triggering a change in the way they view themselves and their relationships with others.

As people in couple relationships get older, one often becomes the primary carer for their partner. Relationships breakdown is an increasing feature of older people’s relationships. As mentioned in the previous section the rate of divorces among the over sixties in England and Wales has increased. Like bereavement, the break up of a marriage or couple relationship represents the loss of an intimate partner, and can also be a difficult process for other family members and friends. Even when older couples have an amicable break up, family roles need to be renegotiated, which can be a challenge for adult children who have to adapt to the change in their family structure.

Decline in physical and mental health

Research shows that relationships are protective of both physical and mental health, but as health begins to decline with age, strains on relationships with partners, family and friends can begin to show. According to the ONS, increases in healthy life expectancy are not keeping pace with rising life expectancy, meaning that people are living longer with serious health conditions. This can exacerbate the pressures on relationships, especially couple relationships, as older people become carers for their loved ones.

In later life it is harder to maintain strong social connections with others without good physical health. For example, loss of mobility means people are less able to leave their homes, making it difficult to maintain friendships, make new friends, engage in community activities or access the services they need. Having restricted mobility means that people are increasingly reliant on their partners and family for support, which can be difficult for all involved. Poor physical health can cause social isolation as older people are no longer able to get out and about, which can in turn have an impact on older people’s mental wellbeing.

Mental health is known to decline as people get older, changing individuals’ social behaviour and making it more difficult for older people to function ‘normally’ in everyday life. 4.7% of those born between 1950 and 1954 are known to have a mental health disorder, and the prevalence of dementia is set to increase as baby boomers age. In 2012 it was estimated that 800,000 people suffered from dementia in the UK, and this figure is expected to rise to 940,000 by 2021, and to 1.7 million by 2051.

The knock-on effect of ill health can be seen in a decline in older people’s participation in activities outside the home, reducing their opportunities to sustain friendships and meet new people. As people age and become physically less able, there is a marked increase in the amount of time they spend in their homes. It is estimated that those over 65 spend 80% of their time at home on average, increasing to 90% for those over 85.

Moving into a care home as a result of declining health can be very disruptive to relationships. Couple relationships come under pressure because of separation, and the huge changes that result in each person’s life. Existing social relationships may also suffer due to a change in location and lack of mobility, whilst new social relationships in care homes may emerge. As well as making friends, some older people embark on new intimate relationships in care homes, which can be challenging for adult children.

Relationships breakdown and bereavement

Relationships breakdown is an increasing feature of older people’s relationships. As mentioned in the previous section the rate of divorces among the over sixties in England and Wales has increased. Like bereavement, the break up of a marriage or couple relationship represents the loss of an intimate partner, and can also be a difficult process for other family members and friends. Even when older couples have an amicable break up, family roles need to be renegotiated, which can be a challenge for adult children who have to adapt to the change in their family structure.

Following a relationship breakdown, not all older people feel confident to form new relationships. One in five people over 50 who participated in a recent Relate and Ipsos MORI survey said they lacked the confidence to form new friendships and relationships—equating to four million people across the population of Great Britain. Women were more likely to lack confidence than men.
The survey also illustrated a striking variation according to older people’s socio-economic status: older people on lower incomes were less confident about forming new relationships than those who were better off.

The death of a loved one is devastating at any stage of life, but can take on an increased significance in older age when loss becomes more frequent. Grief experiences accumulate as people age, and coupled with a decline in physical and mental health, can cause great distress. Of the 484,367 people who died in 2011 in England and Wales, 83% were aged over 65, and 54% were aged over 80: as people get older they are likely to be surrounded by the deaths of their peers.66 Bereavement is often associated with the loss of a partner, but also includes the loss of siblings, close friends, parents and children. Bereavement can lead to a range of consequences for people and their relationships. A 15-year longitudinal study found that bereaved older people suffered from a marked and lasting increase in depressive symptoms and a deterioration in their functional status.67 The study also found that those who had lost partners or children were particularly badly affected. While death inherently entails the end of a close relationship, the process and transition of bereavement can also adversely affect other relationships. For the person remaining, the loss of a spouse may signal the loss of a wider social network that they were once connected to through their partner.68 When grief is coupled with depression, it can be difficult for remaining friends and family to provide support. Bereavement can also impact on people’s desire and confidence to form new relationships, which again can have negative consequences for the number, depth and breadth of an older person’s social networks.

Financial difficulties

There is much discussion about the wealth of baby boomers, and as a generation they are wealthier than their parents. Research shows that baby boomers have accumulated more wealth than their parents at every stage of their life and some are also set to inherit substantial amounts.69 In particular, female baby boomers will be better off: unlike their mothers they are more likely to have worked and built up an independent pension. The percentage of women born in 1929-32 with a private pension is just above 40%, but for those born in 1949-52, the figure is nearly 70%.70 There is a similar increase in the number of women with employer pensions. The number of men with employer and private pensions has stayed fairly steady for those born between 1929 and 1952.70 For most people, including those with good pensions, retirement is associated with a decrease in income in comparison to their earnings while working. In 2010/2011 the average income for pensioners in the UK was £369 a week, or £19,188 per year.71 This compares to average annual earnings for full-time workers in the UK of £26,500.72 There is great income inequality among the baby boomer generation and older people more generally. DWP statistics indicate that 1.7 million pensioners live below the poverty line, with incomes less than £215 per week after housing costs for couples, or less than £125 for single-person households.73 Many more have only slightly higher incomes and are on the edge of poverty.74 Not having enough money is a real challenge that can cause material deprivation and social isolation if older people cannot afford to participate in social activities. Recent research by the International Longevity Centre-UK and Age UK estimates that 11 million older people are in ‘problem debt’ and are struggling to repay, and demonstrates the link between this and marital breakdown. Couples who enter problem debt are more than twice as likely to experience marital breakdown than those that do not.75

Figure 8: Percentage of over 50s married in 2002-03 still married in later years

Source: ELSA Wave 5 2010-2011

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage (%)</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
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<td>2010-11</td>
<td>75</td>
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<td>65.2</td>
</tr>
</tbody>
</table>

Case study

**Late Spring** is an initiative launched by Age UK Oxfordshire. It focuses on women over 70 who are recently bereaved and supports them in creating self-sustaining support groups. Groups have cropped up across Oxfordshire since the project began in September 2012, providing the opportunity for older women to meet and support others with similar experiences to themselves.

**Case study**

The Dumfries Food Train was established in 1995 following a local survey of older people that found many were struggling with their weekly shopping. To ease this burden, a partnership of local shops and volunteers began the Food Train and delivered fresh groceries to local older people in need. The Food Train has been so successful it has now spread to other parts of Scotland, and additional services have developed over time. A household support service was launched in 2006, while more recently in 2010, a befriending service was introduced, aimed at helping older people who are experiencing isolation and loneliness.
Whether rich or poor, retirement is likely to be a time when people reassess their finances. Older people who own their homes may choose to downsize, and many plan for their retirement or for supporting dependent families. Providing care for elderly parents, and planning for the eventual cost of care for themselves, is likely to be a considerable financial burden for baby boomers. Recent analysis estimated that the overall cost of caring for an elderly parent was £132,549, based on the amount of unpaid care adult children provide and the cost of residential nursing care. The Relationships Matter report cited financial pressures as having a potentially negative impact on relationships. While baby boomers may be better off than previous generations, the need to subsidise their elderly parents and save for their own care at the same time is likely to cause significant stress on their relationships.

Being financially stable is important for relationships. While having money cannot guarantee older people good social relationships, a lack of it can inhibit their engagement in leisure activities and their ability to travel to see friends and family. This has been recognised by the World Health Organisation, which argues that participation in leisure, social, cultural and spiritual activities allows older people to exercise their competence, enjoy respect and esteem, and maintain and establish new supportive and caring relationships.

Summary
This section has shown that people go through a number of transitions in later life, and that this can affect people’s relationships. As baby boomers move into retirement they may face an increase in caring responsibilities, changes to their physical and mental health, relationship breakdown, and financial difficulties. These transitions are likely to place pressure on individuals, and their couple, familial and social relationships increasing the risks of relationship breakdown and poor relationship satisfaction. Given the benefits of good quality relationships in older age for individuals and wider society, there is a strong case for investing in and strengthening the quality of relationships of baby boomers now and as they age.

Case study
Prescription for Art at Dulwich Picture Gallery brings together local older people who may be lonely or busy caring for loved ones at its art workshops. GPs can refer patients to the workshops which have a team of artists and volunteers on hand to run the sessions. Workshops are attended by up to 20 people at a time and include a range of art techniques including sketching, glass painting and clay work.

4 Conclusions and Policy Recommendations
Good quality relationships are important for a healthy and happy old age. Relationships are good for individuals, and provide benefits for society and the state. The couple, family and wider social relationships of the wave of baby boomers entering later life are different from those of previous generations, and this will have implications for their future care and support.

Experts believe that baby boomers are likely to ‘do’ ageing differently, particularly having seen their parents’ experience of ageing. Baby boomers have torn up the rule book at every stage of life so far, and the ingenuity and energy of this generation is likely to spur them on to ensure the outcomes for them are different. Yet despite the expectation that this generation will approach later life differently, it is hard to predict exactly how baby boomers will age. There is considerable diversity within this group, and a lack of research about the likely differences between this generation and previous generations makes the future uncertain.

Good relationships will be key to enabling the baby boomer generation to have a better old age, and constitute an essential pillar of ageing, alongside financial security and good health. An uncertain future makes relationships even more important – we know that good quality relationships have positive influences on outcomes and help people through the transitions they will inevitably experience during later life.

Baby boomers should recognise that in older age the fabric of their social networks will change, as people themselves change and loved ones die. So it is important for them to think about which relationships they take with them into older age and to ensure they consider the factors – such as relationship skills, housing type and location, access to transport and finances – that will enable them to develop new relationships as they age. Baby boomers should invest in their network of relationships now – in their fifties and sixties – and protect, maintain and add to these as they travel into their seventies and onwards. It is not solely the responsibility of baby boomers to do this. Social organisations and groups such as government, commissioners, charities and service providers, must also take action.

But influencing relationships is a challenge. For a start we have limited knowledge of what enables quality relationships to form and strengthen, and how to influence this. Meaningful relationships are based on reciprocity and choice, and forming new relationships – romantic or social – is a complex process that does not always logically follow from meeting people. Relationship skills are important, and we can do more to help people develop these early and use them throughout life. But getting people to invest in their relationships is a challenge. Many baby boomers do not feel old, and this, coupled with people’s general aversion to being advised on their relationships and the tendency to only seek help once relationships have reached a crisis point, may be stoning up problems for the future. Wider society shows a worrying lack of understanding about, and willingness to engage with, the importance of relationships. For instance when baby boomers seek help many turn to doctors who prescribe a medical, rather than social, antidote.
The success or failure of maintaining and developing a healthy range of good quality relationships is influenced by a web of other factors, which can be just as significant in supporting older people as any intervention focused specifically on relationships. For individuals, financial stability and good physical and mental health are important enablers of relationships of all types. At a community level, work to develop stronger and more inclusive communities can help older people live more fulfilled lives. And more broadly, appropriate services and provision for older people is essential to support older people’s relationships: well-designed housing can encourage interaction between older people, and with the wider community; appropriate transport lets older people meet friends and family; and the provision of activities like arts clubs, learning opportunities and sports clubs means that older people can remain both active and interactive. There is a large amount of good work already going on in these areas, and this must continue.

But more needs to be done, especially given the large numbers of baby boomers who have retired or are about to retire. We need to consider new approaches, which are suitable for the baby boomers generation and its likely future needs. The remainder of this section outlines our policy recommendations. These have been informed by the research that has gone into this report, and a roundtable held with experts in the ageing and relationship sector, including government officials, academics, think tanks, and charity policy officers.

Central Government

Produce a new ageing strategy

Within central government, responsibility for older people and ageing is spread across the Department of Health, Department for Work and Pensions and the Department for Community and Local Government. The Government Equalities Office and the Families and Relationships Support Division of the Department for Education also have a vested interest in ageing, older people and their relationships. However, there is no single person responsible for services and support available to older people. This is a significant oversight in the structure of central government and this means there is no coherent strategy for older people or ageing.

The Lords Select Committee on Public Service and Demographic Change recently concluded that the Cabinet had done little to initiate a long-term, coherent ageing strategy and accused the government of ‘woeful unpreparedness’.

The report found that the government has left initiatives on ageing to individual departments, whose response has been patchy at best. The government needs to produce a new ageing strategy with a broad remit that moves beyond the usual issues of income, pensions, health and social care, and also encompasses wellbeing and relationships.

Institute a cross-departmental Minister of State for an Ageing Society

A dedicated Cabinet-level Minister for Ageing Society should support the new strategy. The Minister for Ageing Society should be responsible for driving a new ageing strategy across central and local government and should ensure better cross-departmental work on ageing. The minister should also chair a Cabinet committee that oversees this agenda.

This should be a cross-departmental Minister of State with the right to attend Cabinet, similar to the Minister for Universities and Science. The minister should be jointly based in both the Department of Health and Department for Work and Pensions. Their remit should go beyond pensions, health and social care to also include older people’s wellbeing and relationships. There are precedents for this: in Australia there is a Minister for Ageing, based in its Department of Health, and the need for action in this area has been recognised by the Labour opposition who have a shadow minister for care and older people.

Caring strategy

Older people with caring responsibilities, whether for their partner, family members or friends, need better identification and support. Older people who wish to care for their partners in their home should be enabled and supported to do this, to avoid the misery of separation and the stresses put on relationships by care homes. Carers must also be supported to take breaks and participate in social activities to maintain their network of other relationships. The Care Bill, published in May 2013, provides the basis for improvements by formally recognising carers and their right for support, and giving local authorities a responsibility to assess a carer’s needs for support. Groups with an interest in ageing, relationships, health and caring should monitor the progress and implementation of this Bill to ensure the benefits are realised. These groups should also work with older carers to help them access available support and translate this into benefits for their relationships.

Local Government and Health and Wellbeing Boards

Measuring relationship health

Measuring relationship health – couple, family and social – of older people should form part of the work of Directors of Public Health and be strengthened in the Public Health Outcomes Framework. As this report has set out, there is a wealth of evidence that demonstrates the connection between good public health and good quality relationships of all types. Directors of Public Health should collect and publish data about the relationship health of older people in their locality. The data should look at the range of relationships held, relationship quality and stability, as well as incidence of couple relationship breakdown. Local authorities and clinical commissioning groups should be aiming to enhance the relationships of older people, given the evidence of the benefits and potential savings this brings, so this data should be used in the development of the Joint Strategic Needs Assessment and Health and Wellbeing Strategies for local authority areas.

Embedding relationship support in the local service landscape

Relationship support should be integrated into commissioning frameworks of both local authorities and clinical commissioning groups. When commissioners are deciding whether to introduce a new, or continue an existing, service they should take into account the impact that the service will have on older people’s couple, family and social relationships and where possible look for ways to strengthen the quality of relationships. Furthermore, information and advice on relationship support should be integrated into existing touch points where older people already interact with services, for example at their local GP surgery.
Incentivising local innovation

The new ageing strategy should look to develop an innovation fund to support local initiatives at community level. Much of the investment in innovation stemming from the Opportunity Age strategy should focus on local authorities, through Link Age Plus and POPPs. There is a gap for more community innovations such as the Dumfries Food Train and Prescription for Art to support relationships at the community level. These funds could be dispersed through partners such as the Community Development Foundation or Community Foundations and should focus on developing local community initiatives and partnerships to improve the support available to older people and their relationships, and the opportunities available to form new relationships. The innovations should be used to spur wider interest in community innovations from the social investment sector.

Third sector

Approach volunteering as an opportunity for older people to strengthen their relationships

As well as providing an invaluable resource for charities, volunteers themselves gain a great deal in giving their time. Evidence shows that once people retire they are more likely to volunteer their time, and volunteering represents a good opportunity for older people to meet others and extend their social networks. Charities should ensure that the volunteering opportunities they have available are attractive to older people, utilise their skills and experience, fit with their other commitments and facilitate the development of new and strengthen existing relationships to ensure that both charities and older people can benefit.

Older People

Recognise the importance of relationships in later life

While the services and resources available have a large impact on people’s relationships, ultimately we are responsible as individuals for forming and sustaining a range of good quality relationships to take into later life. Baby boomers need to recognise the importance of building a robust circle of good quality relationships around them to prepare for old age, and of maintaining these relationships as they age. They should also consider the impacts of factors such as location, housing, and caring relationships on their relationships. This shift in attitudes could be supported by an information campaign emphasising the importance of relationships.


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WHO WILL LOVE ME, WHEN I'M 64?
Transforming the charity sector

NPC occupies a unique position at the nexus between charities and funders, helping them achieve the greatest impact. We are driven by the values and mission of the charity sector, to which we bring the rigour, clarity and analysis needed to better achieve the outcomes we all seek. We also share the motivations and passion of funders, to which we bring our expertise, experience and track record of success.

Increasing the impact of charities: NPC exists to make charities and social enterprises more successful in achieving their missions. Through rigorous analysis, practical advice and innovative thinking, we make charities' money and energy go further, and help them to achieve the greatest impact.

Increasing the impact of funders: We share the passion funders have for helping charities and changing people's lives. We understand their motivations and their objectives, and we know that giving is more rewarding if it achieves the greatest impact it can.

Strengthening the partnership between charities and funders: Our mission is also to bring the two sides of the funding equation together, improving understanding and enhancing their combined impact.

About Relate

Relate is the UK's leading relationship support organisation, serving more than one million people each year through information, support and counselling. Our vision is a world where strong and healthy relationships are actively promoted as the heart of a thriving society and our mission is to develop and support healthy relationships by:

- Helping couples, families and individuals to make relationships work better
- Delivering inclusive, high-quality services that are relevant at every stage of life
- Helping both the public and policymakers improve their understanding of relationships and what makes them flourish.

Everyone can access Relate services through a growing range of channels: face to face, online, on the phone and via email. Visit www.relate.org.uk for more information.