



THE EXPERIENCE OF PEOPLE APPROACHING LATER LIFE IN LOCKDOWN

The impact of COVID-19
on 50-70-year olds in England

July 2020



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The lockdown experiences of those approaching later life

All in it together?

One of the early narratives that emerged during the Coronavirus crisis was that the disease would act as a societal leveller – that we were all in it together, that wealth or privilege would not provide immunity. And if nothing else, then COVID-19 certainly provided a shared national experience – something for our fractured society to come together over as evidenced by the weekly claps for carers and key workers.

Re-emerging divisions

But this sense of togetherness did not last long. As the government moved to relax lockdown restrictions, cracks in society's united front began to show. Analysis by King's College London and Ipsos MORI showed that society had divided into three broad but distinct groups – the trusting, the dissenting and the frustrated – with different levels of fear about COVID-19 and, accordingly, different levels of trust in the government. Compared with early April, when support for the lockdown measures was largely unrelated to party political or Brexit support, these groups were much more aligned with party political loyalties and Leave and Remain identities.¹

The data showed on a daily basis that COVID-19 is no leveller; “*the pandemic is having an unequal impact on our already unequal society*” announced Dr Jennifer Dixon, Chief Executive of the Health Foundation² as BAME groups, people in later life and those living in more economically deprived areas were also found to be at greater risk of the effects of the Coronavirus.

If we drill down into the data we can see that COVID-19 has replicated existing health inequalities and, in some cases, exacerbated them with the largest disparity being age. Among those already diagnosed, people aged 80 and above were 70 times more likely to die than those under 40. Further, there has been the situation inside care homes where the ONS estimates that nearly 20,000 people in England and Wales died of the virus between 2 March and 12 June.³

More than just a health crisis

And rather, this sharp focus on mortality rates – while necessary – has fed into existing narratives about what it means to be older. We know from our previous joint report, *The Perennials*,⁴ that the wider population already has a dim view about what later life means, associating it with low levels of personal wealth, declining health, loneliness and loss. For instance, three in ten (30%) are worried about not having enough money to live on, a quarter are worried about losing mobility and memory (26% and 24% respectively) and one in five are worried about being unable to do the things they once could and losing family and friends through death (22% and 20% respectively) as they get older.⁵ COVID-19 has served to reinforce the idea of older people as frail and vulnerable – something which has been reflected in the government’s advice for all over 70s, regardless of medical conditions, to shield. Indeed, commenting on this, former pensions minister and member of the House of Lords Lady Altmann stated that this advice is ‘dressed up as trying to protect these old dears’.⁶

That’s not to say that those approaching later life are problem free when it comes to their health and wellbeing. The reality is that while we are living for longer, an increasing proportion of people are having to manage multiple health conditions and mobility problems from mid-life onwards. To illustrate, of those aged 50-64, a quarter have two or more long-term health conditions.⁷ And things are much worse for those from the poorest households: Men aged 50 and over in the poorest quintile of the population are twice as likely as those in the wealthiest quintile to have Type 2 diabetes; the poorest women are three times as likely as the wealthiest women.⁸ These issues existed before the pandemic and will have been exacerbated by them.

Further, that the spotlight has been on the health outcomes of older people means that it has not shone as brightly on the other ways in which COVID-19 has affected those in or approaching later life. If we examine generational inequality then younger people today face a number of significant economic challenges – the Resolution Foundation⁹ has estimated that, going into the pandemic, today’s 18-29-year olds are 7% poorer in real terms compared with people the same age at the turn of the millennium.



However, that is not to say that people approaching later life are insulated from the financial impact of either the pandemic nor the likely recession that will follow. In the UK, 16% of pensioners already live in poverty,¹⁰ and one in ten (10%) of those aged between 55-64 are in households with virtually no pension wealth.¹¹ Further, 28% of those aged 50-64 – equivalent to 3.5million people – are not working. Some of this out of choice of course, but it is estimated that around 1million people aged between 50 and state pension age are not working but would like to be. And for those in work there has been a small but steady growth in the proportion of people from mid-life onwards who are in insecure work – that which is low paid, temporary or those who are self-employed.¹² Currently, 8% of 45-54-year olds, 10% of 55-64-year olds and 20% of 65-74-year olds are in insecure work.¹³ The pandemic has certainly made things more difficult for young people entering the labour market – but it's also affected those who have either left it or are on the cusp of doing so.

Of course, a fulfilled life is a healthy life and one which is financially secure but it is also about having a home which is fit for purpose, being connected with your community and those around you. Going into the pandemic, the evidence shows that for too many people this was not the case. With 38% of our homes dating from before 1946, the UK has the oldest housing stock in the EU. Unsurprisingly, these older homes are often in a poorer state of repair than new builds and have more hazards – including damp, fire hazards and fall risks – making them unsuitable for people in later life in particular.¹⁴ Building on this, one in five homes (4.7 million in total) did not meet the Decent Homes Standard in 2016. Of these around a third were occupied by someone aged 55 and above.¹⁵

Prior to the pandemic these issues were all being felt by those in or approaching later life – even if they have not always been acknowledged more widely. What's more, the pandemic will have only served to exacerbate these inequalities – as it has with the rest of society. This research therefore seeks to shine a light on how those in and approaching later life have fared during lockdown. In doing so, we can work to build policy solutions that are equitable and work for everyone. We do, after all, live in an ageing society; even in the UK, which is ageing less rapidly than elsewhere, nearly a third (31.5%) will be over 60 by 2050,¹⁶ and nearly one in three of today's babies will get to live to 100.¹⁷ If we are to build back better from this crisis, then people in and approaching later life must have a stake in how we do so. Only then can we create a society which is fit for purpose now and in the future, as our population continues to age.

What we did

This project was undertaken jointly with the Centre for Ageing Better, a charitable foundation working towards creating a society where everyone can enjoy a good later life, and Ipsos MORI, an independent research agency. The project aimed to answer three central questions:

- How have people aged 50-70 experienced the pandemic? To understand this, we focused on four key areas – homes, community, health and work.
- What are the future expectations and intentions of this age group, and how have these been shaped by the pandemic?
- What are the implications of this for a future policy agenda and how can we ensure that the views and experiences of those in later life are listened to and acted on?

To explore these questions in detail we took a three-stage approach incorporating:

- A tightly focused literature review exploring the latest evidence in relation to the four policy areas of interest. Sources were identified by Ipsos MORI and agreed with the Centre for Ageing Better before being reviewed systematically;
- A robust, nationally representative survey of those aged 50-70-years within England. In total, 1,000 participants gave us their views by completing a 15-minute online survey on life in lockdown, and their thoughts on what the future would hold as a result of the pandemic;
- Longitudinal qualitative research with 19 purposively selected participants designed to reflect a range of different experiences. Each participant was interviewed by telephone for around an hour to understand a bit more about them and their life. Following this they then downloaded Ipsos MORI's research tool, AppLife. This acted as a digital diary, providing them with space to log their thoughts – both spontaneously and in response to set questions – about their activities and how they were feeling. It took a participant-led approach and encouraged creativity; participants were asked to record and upload photos and video footage of their time in lockdown. A final telephone interview – again of up to an hour – was then conducted to encourage reflection on participants' time during lockdown, as well as a look to the future.

This report represents a synthesis of all three strands of the work.

A note on interpreting the data

With regards to the survey, the data are weighted to reflect the national population profile.

For the qualitative findings, this kind of research cannot – and does not set out to be – representative of the wider population. Instead, what we aimed to do was sample participants purposively in order to highlight a diverse range of views and circumstances. When analysing the data we were not seeking to understand prevalence – as with the survey – rather what underpinned people's experiences.





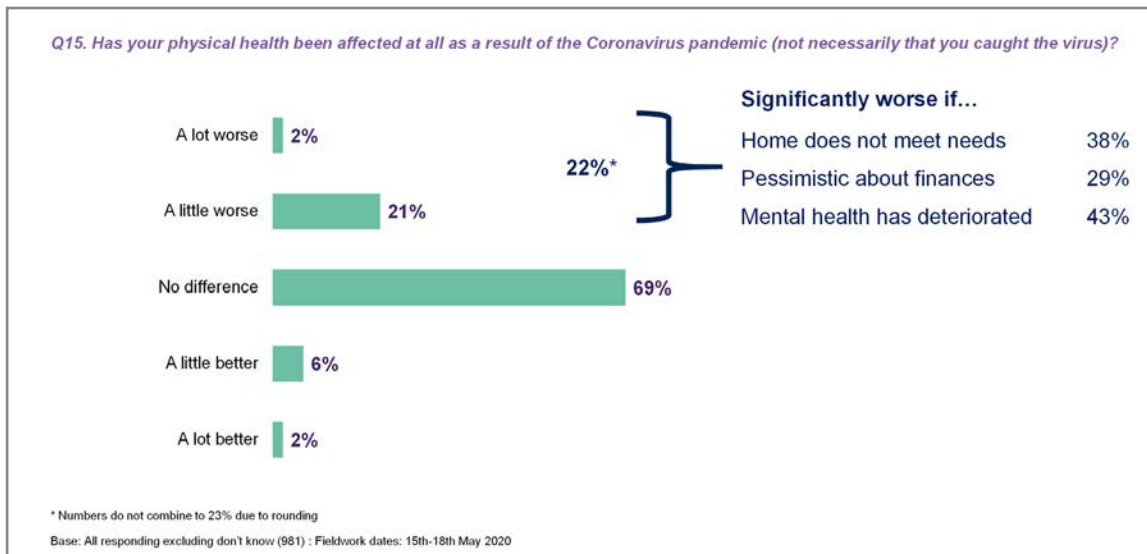
Health and wellbeing

Figures produced by the Office for National Statistics paint a stark picture as to how COVID-19 has affected those in later life. It reported that, by 29 May, more than 46,000 people had died from coronavirus in England and Wales and that over four in five of these people were aged 70 or above. When we drill into the numbers in more detail, we can see the correlation between age and health outcomes during the pandemic even more clearly: in age groups up to and including 60-69 fewer than one in 1,000 people have died from coronavirus; for 70-79 it is two in every 1,000; for 80-89 it is seven in every 1,000; and, for those aged 90 and over, it's 18 in every 1,000 people.¹⁸

COVID-19 and physical health

Of course, the health impacts of COVID-19 extend far beyond infection and mortality rates. But our survey found that, for the majority, the pandemic has made no difference to their physical health (69%). This was reinforced in the qualitative work, and for those participants whose lives had not changed substantially since lockdown – i.e. they were still working, and able to keep to their routines – then they reported that their health had not really changed. Indeed, some felt it was their duty to try and stay as healthy as possible in order not to burden the NHS.

No change for most, but a decline in physical health for one in five



However, a significant minority – one in five (22%) – report that their physical health is worse as a result of the pandemic. Those out of work (27%) and living in homes which do not meet their needs (38%) are finding this in particular.



Difficulties getting medical treatment

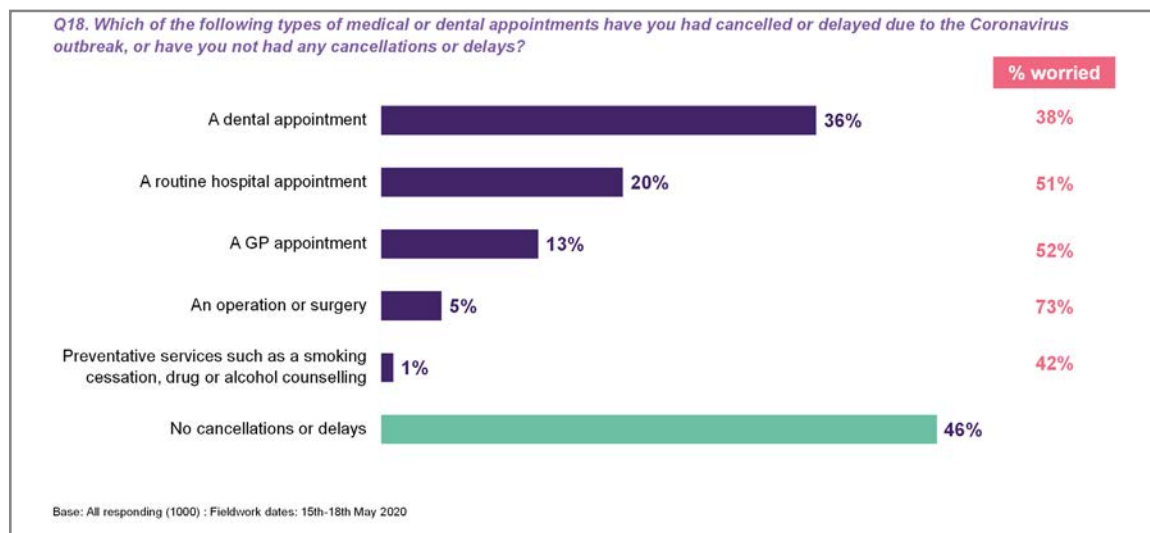
For some, the decline in physical health will be due to their inability to access medical treatment during lockdown. In total, around half (54%) have had a medical or dental appointment cancelled or delayed. This includes a third (36%) for whom their dental appointments have been cancelled, and a fifth (20%) for whom their routine hospital appointment has been affected. Understandably, it is the cancellation of an operation or surgery which has caused the greatest amount of worry (73% who experienced this stated they were either very or quite worried).

Bar some exceptions, like counselling services moving online, difficulties in accessing medication and GP appointments was also a recurrent theme in the qualitative work. Participants understood why this was the case, though this did not stop them from feeling frustrated in the face of cancelled treatments. Additionally, they mentioned a lack of clarity in communications from their local practice about when they would be able to reschedule these. Compounding this, they were concerned about how they would be personally affected by the backlog resulting from delayed treatments and how long it would take for the backlog to clear.

“Then there’s a backlog for NHS treatment. That usually affects older people”.

F, 65, employed - furloughed, social housing

Around half have experienced delays or cancellations with their medical treatment



Drinking, smoking and snacking: The emergence of unhealthy habits in lockdown

Changes in behaviour in relation to drinking, smoking and eating could also potentially have had an impact on the physical health of those approaching later life. If we look at the habits that people aged 50-70 had prior to lockdown then, among this age group, we find that one in five (22%) smoked cigarettes and two thirds (67%) drank alcohol. However, since lockdown began, these unhealthy habits have become more ingrained; a third have been smoking more (36%) and around three in ten (32%) have been drinking more. From our qualitative work, these changes in habits seemed to be partly in response to anxiety participants felt about the situation, but also because normal rules had, in effect, been suspended. So, for those on furlough, a midweek drink mattered less than it might ordinarily, because they did not have to get up for work the next day. Further, the sunny weather was also thought to have encouraged people to drink a bit more than usual. That said, those participants who did admit to drinking more suggested that once life had returned to normal they would resume their pre-lockdown habits.

“I think having a beer or glass of wine most days is kind of like a treat. I know a few friends who are having a bar of chocolate or cake or biscuit almost daily as their treat. Once things go back to normal I’ll probably only drink on weekends or when I go to football.”

M, 50, employed - furloughed, rents privately

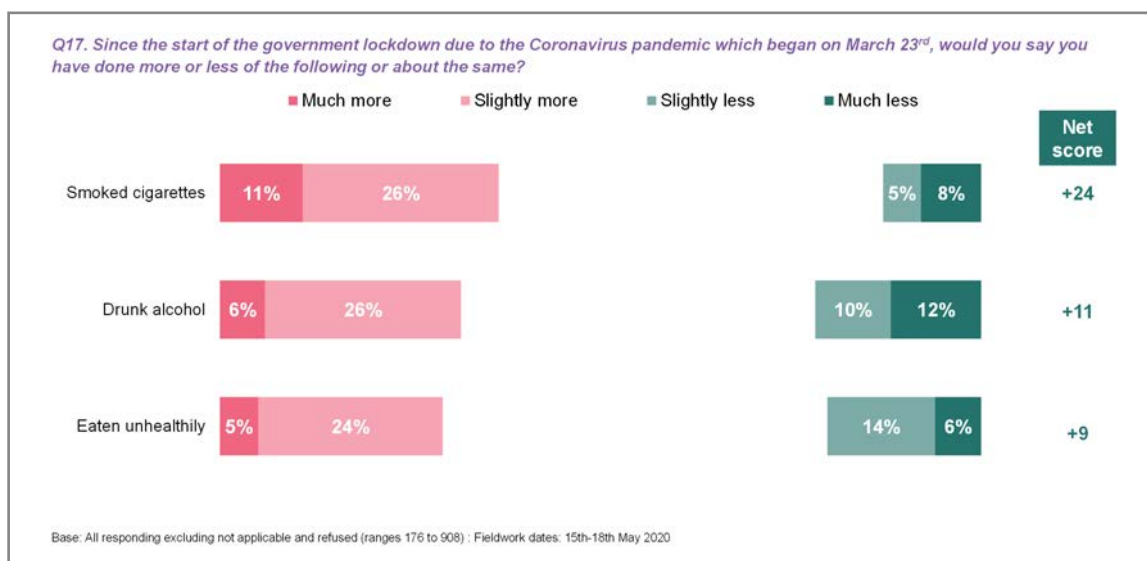
There are also some interesting gender differences to pull out in relation to drinking. More men than women aged 50-70 are likely to say they have drunk less during lockdown (26% of men versus 16% of women) – perhaps reflecting the closure of pubs¹⁹ and other social spaces that men are more likely to frequent. This was certainly borne out in the qualitative research; some male participants described themselves as predominantly social drinkers and, without occasions to attend or spaces to frequent, then they had ended up drinking less.

“Since lockdown I’ve probably not drunk as much since the pubs, clubs and restaurants have all been closed.”

M, 64, employed - home owner

Additionally, other evidence suggests that, in some ways, women are bearing the emotional brunt of the pandemic. In work Ipsos MORI conducted with the Fawcett Society²⁰ three in five women (61%) reported that they are finding it harder to stay positive day-to-day compared to under half (47%) of men. Women are also more likely to have taken action to help others out. Over two in five (44%) women have contacted someone lonely or vulnerable compared to just a third (33%) of men while four in five women (78%) have checked in with family or friends to see how they are compared with three in five (63%) men. The immediate employment impact of the crisis has also been felt more strongly by women with 33% of women in employment saying their workplaces have been closed compared with 25% of men. This additional stress may have prompted women to drink more than they might normally do.

Unhealthy habits are on the rise



Three in ten (29%) also state that they have been eating more unhealthy food during this time, with women more likely to do so than men (34% versus 25%). Our qualitative work helps shine a light on the drivers behind these behaviours. Regarding diet, those with children still living at home bemoaned the ready access to snacks in the house. Participants also spoke about eating to alleviate the boredom they felt during lockdown. Both were given as causes for any weight gain during lockdown.

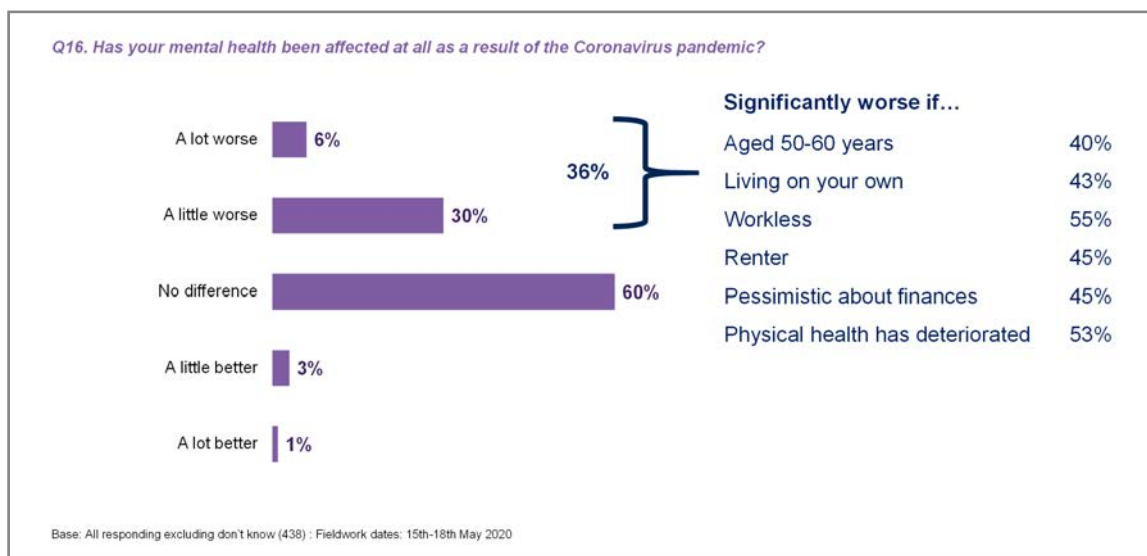
“Eating habits aren’t great at the moment, we are eating more bread, pasta and rice than we normally would, more sweet stuff and fewer veggies and fruit.”

M, 50, employed - furloughed, rents privately

More than physical: The impact of the pandemic on mental health

Against this backdrop it is perhaps no surprise to note that more than a third (36%) of 50-70-year olds state that their mental health has deteriorated as a result of the pandemic. The effects have been greater on those aged 50-60-years (40% versus 30% of 61-70-year olds), as well as those who could be considered more vulnerable including those who are out of work (55%), those who live in rented accommodation (45%), those with a poor financial outlook (45%), or whose physical health has deteriorated (69%). It should also be noted that individuals who live alone, are more likely to have said that their mental health had suffered during lockdown (43% versus 36% overall).

More than a third say their mental health is worse





Of note though is that in other work conducted by Ipsos MORI in collaboration with the Policy Institute at King's College London²¹ we found that while a significant minority (39%) of those aged 55-75 reported that they have felt more anxious and depressed than normal, they are coping better than younger age groups. For instance, over half of the youngest age groups surveyed state that they have been feeling more anxious and depressed than normal (54% for those aged 18-24 and 56% for those aged 25-34).

However, the impact on participants' mental health was evident from the qualitative research and manifest most often in feelings of stress and anxiety. These centred on a range of issues including: employment and finances – which was particularly mentioned by those who had been furloughed, or who were already out of work and were concerned about what this would mean for the job market; their personal health – a pressing concern for those with a pre-existing health condition and those shielding due to their own or a family members' health; and, the health and wellbeing of their family members – including worries about job security for their children and concerns regarding their grandchildren returning to school.

“I’m worried about a lot of things, not only for me but my kids and grandkids, my daughter and son.”

F, 55, unemployed, home owner

Participants spoke about how their daily routine had been disrupted – and often in challenging ways. They spoke of no longer being able to do the things they enjoyed – or see the people they loved – and that they were spending much more time inside the home without much to occupy them which they found dull. Being at home so much also placed pressure on family relationships and increased tensions – something which was often exacerbated by a lack of sufficient space for everyone in the home to do what they wanted. Most of all though, participants were missing social contact with friends, family and other support groups. While they were using technology to stay in touch, it was the physical contact – particularly hugs from their grandchildren – that they missed. What’s more, this lack of contact with others was thought to have a cumulative effect – the longer they went without it, the more isolated they felt and, in turn, the more nervous about going out into the world again.

“I feel that I am more anxious and lack some confidence...it has got worse...feeling isolated and lack [of] communication.”

M, 61, employed, home owner

They were also concerned as to the trajectory of the virus – and in particular, the potential for a second wave – and how this might impact on society and the economy. At the same time, they spoke of feeling fatigued. Their lives had shrunk – they were able to do less, see fewer people – and the pandemic had filled these gaps meaning it was all they thought and talked about.

“Any conversations with those I regularly speak with are always dominated with mention and views on coronavirus and now black lives matter. I miss talking about the weather, where people have been or are planning to go to, the state of English cricket, what new television programmes are hot or not, who’s going out with who, who’s changed their job who’s buying a new car, work, anything that isn’t about bloody coronavirus or black lives matter. Our lives are dominated by news bulletins and updates. God I am so bored.”

M, 50, employed - furloughed, rents privately



These mental health issues have also played havoc with the sleep patterns of those aged 50-70. Just under a quarter (23%) are getting *more* sleep, with a similar proportion reporting that they are getting less (24%). Further, it is those whose mental or physical health has suffered who have been most likely to experience less sleep (both 27%). Of course, it's important to note that sleep disturbances are not the preserve of this age group alone; in a study with King's College London we found that half (50%) of the population say their sleep has been disturbed more than usual during lockdown. Of these, two in five (39%) are sleeping less and a whole three in ten (29%) are sleeping more but feeling less rested.²²

Approaching later life under lockdown: Case study 1

Minesh

Age band: 60-64 years
Region: Greater London, Suburban
Ethnicity: Indian

Job status: Employed, working from home during lockdown
Housing status: Homeowner

31st May
"It was difficult initially to get used to [living in lockdown], and making routines, I think having a garden really helps. I've found that organising manageable projects has helped focus on something."

3rd June
"There is now more attention to BAME groups as they are twice as likely to die from c19. This has certainly had an impact on my confidence to exercise outside of my home and also see my GP. At present I am only seeing friends and family on Zoom and What's App."

13th June
"Before lockdown my health was good as I was playing badminton and in the gym every week. I feel my health has deteriorated since lockdown began. Not enough exercise and eating unhealthily...will try and get back to improving health after lockdown."

14th June
"For me I think trying walking every single day and improving my time that I spend walking has been really, really important part of my physical health and wellbeing. I find that helps [with] time to think through things, that's been really important so I feel that's really, really helped me in terms of both physical and mental health."

15th June
"I feel that I am more anxious and lack some confidence. It has got worse...feeling isolated and lack of communication...I think I will [be] more confident when a vaccine is available."

16th June
"I think I'll definitely look at making major lifestyle changes in terms of trying to be more healthy, eating more healthy, taking more exercise, probably working less, spending more time with my family is one of the things that I'll do in the future."

8th June
"I've just been watching the update on coronavirus on television and it's good to see that there is a reduction in the number of deaths...but I think that after a weekend it's normally quite low...I'm still sort of concerned about getting infected by the virus because I'm high risk and am still taking, following the government guidelines."

15th June
"I definitely feel much better when the weather is good. And I am able to exercise."

Minesh lives with his wife and two grown up sons. He has been working from home during lockdown. Minesh has diabetes and high blood pressure, because he is more vulnerable to COVID-19 he has been cautious about leaving the house during lockdown. This caution was heightened when it emerged that BAME groups were at greater risk of dying from the virus. Staying at home has been challenging. Minesh has missed spending time with other people and exercising. Prior to lockdown he regularly went to the gym and played badminton, and he has felt the impact of stopping these activities on both his physical and mental health. He also felt that he was eating less healthily than he normally would. Minesh found that creating a routine was an important part of managing his physical and mental health during lockdown. Activities such as gardening, DIY projects and walking as well as keeping in touch with family and friends via technology were all important parts of this.

Longer term, time during lockdown has given Minesh to think about lifestyle changes for the future when he hopes to be healthier, work less, and spend more time with family.

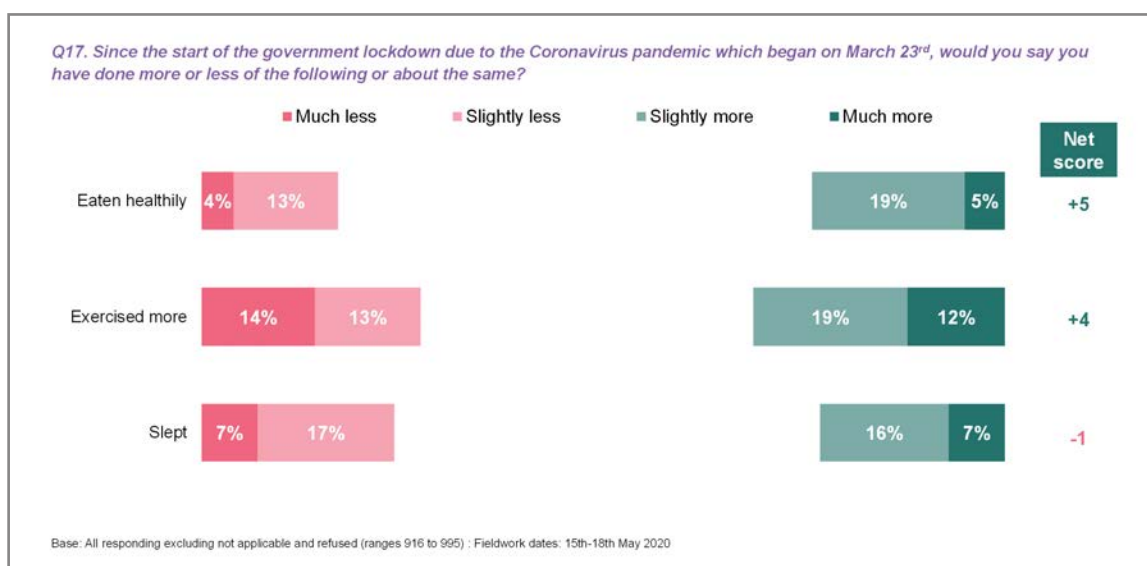
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Green shoots of recovery?

New routines and emerging healthy habits

There are positives to bring out in terms of how the experience of the lockdown has forced lifestyle changes which will be to the benefit of people’s health. While very few (4%) feel that the pandemic has improved their health overall, there is evidence to suggest that it has been the spur that some have needed to switch up their routines. To illustrate, healthy eating has become more of a feature for a quarter of 50-70-year olds over the course of lockdown – particularly for those who feel that their mental or physical health has improved (50% and 59% respectively).

Healthy eating and exercising more – emerging healthy habits during lockdown



Those who felt that their diet had improved during lockdown noted that they were eating better quality and healthier food with regular mealtimes. Lockdown had also provided some with the time needed to experiment with new recipes, while cooking itself provided a helpful way to relax.

“I have probably been eating more than usual due to having time to experiment with new recipes and more time spent at home when food is readily available. Most days I have exercised either by walking, cycling or playing golf. As a result, I feel fitter.”

F, 66, retired, home owner

Further, slightly more individuals have been exercising more than less (31% versus 28%). And while the link between physical exercise and mental wellbeing is long established, the benefits of working out are clear from our data; those who have seen an improvement in their physical or mental health have been doing more activity (78% and 46% respectively). Those who had increased their exercise levels during lockdown noted a range of outdoor activities including walking, cycling, gardening and golfing that were compatible with the restrictions they knew they needed to abide by. These were undertaken in participants' local area and were often considered a way to enjoy good weather, the local environment and nature. There was hope that these new exercise patterns would continue after lockdown.

“I believe the additional walking and cycling routine has improved my fitness and physical health. I have been able to play golf twice weekly recently and I feel well and able to do 18 holes in less time than previous. I hope to continue the physical activity in the future as I hope this will enable me to continue with my current level of health.”

F, 66, retired, home owner

However, things were more difficult for those who had participated in structured activities – like badminton, and gym sessions – prior to lockdown. Participants missed these activities and had noticed a deterioration in their fitness as a result; they were looking forward to the day when they could resume participating in sports again.

“Hopefully I can get my fitness back once the gym opens again.”

F, 58, employed, home owner

“I feel my health has deteriorated since lockdown began...not enough exercise and eating unhealthily...not sure if it will impact me in the long-term, but I will try and get back to improving health after lockdown.”

M, 61, employed, home owner

Difficulties in maintaining levels of physical activity can be further evidenced from work undertaken by Sport England.²³ While it found that the majority understand the importance of physical exercise – three in five (62%) think it more important to be active during the pandemic compared to other times, seven in ten (69%) agree that exercise is helping them manage their physical health and only slightly fewer (65%) state the same for their mental health. But there are inequalities with older people, those on lower incomes, people living alone and people in more urban areas finding it harder to stay active.

Participants also spoke about ways in which the lockdown had positively impacted on their mental health. For some, the enforced time at home had provided a break from their busy routine. They had appreciated being able to be outdoors more and felt fewer pressures of daily life.

“Initially I felt anxious. But that was only for a few days. I realised that this was a huge opportunity to be able to have chance to do things just for me. No family commitments, no work or social commitments either. Just me. So I can walk, I can garden, cook do anything that pleases me. I can read until the small hours with no guilt. Long term effects for me are good...all of this made me think maybe my mental health wasn't as good as I thought it was prior to lockdown. Because I feel so relaxed and contented.”

F, 65, employed - furloughed, social housing

Others stated that the lockdown had given them a much-needed chance to reset. With normal routines suspended, and with more time available, they were able to think about what they wanted from life – what they wanted to spend their time on and who they wanted to spend their time with.

“My partner and I have discussed ways to better our work life balance once the world gets back to some kind of normality, by making more time for each other and those precious to us, and by trying to get away at weekends more often.”

M, 50, employed - furloughed, rents privately

These participants acknowledged that good mental health was no accident – it was something that they worked at in the same way they would their physical health. They described a range of strategies for keeping well mentally including staying busy and occupied through, for instance hobbies such as puzzles, crosswords, reading, colouring-in, sewing, listening to music, watching television and cooking. Others described how housework, gardening and home DIY projects that they would often struggle to find time to do had become tasks they could use to keep themselves busy. Exercise was also cited as an important way to help manage mental health. They recognised that the good weather during lockdown had played an important part in enabling them to spend more time outdoors, and they reflected that lockdown during the winter months would have looked very different.

Above all else though, keeping in touch with friends, family and groups was considered crucial. Virtual calls, quizzes and church services were all cited as important during lockdown. Being able to discuss feelings and the current situation with close friends and offering support to friends who were struggling during the pandemic was an important part of daily life for our participants and contributed significantly to them being able to maintain their own mental wellbeing.

“I have done a lot of Zoom meetings to keep up with people. I’m still able to do the book club I’m in and keep up with the family doing a quiz.”

F, 58, employed, home owner



Providing care for others

For some participants it wasn't their own health that was of concern but the health of those they cared for. For those who lived separately to the people they were carers for then they described how, as a result of the lockdown restrictions, they had been unable to see them and were worried about their wellbeing and whether they were getting the help and support they needed. A few though did mention that they had enjoyed the temporary respite from having to provide care, and that they appreciated the additional time that it had afforded them.

“I have not been able to participate in my regular respite care for my sister who lives in [location] and has learning disabilities. This has caused me some distress, but I know my sister in law is taking good care of her.”

F, 56, employed, rents privately

“One thing which would make things easier is if my mother lived near me.”

F, 61, retired, home owner

Lockdown has also disrupted the routines of those participants who live with the person they provide care for. They described how the closure of day centres and other support services left them isolated and unable to access help with their caring responsibilities. This has caused additional pressure and stress for them while the intensity of the experience – spending all their time at home with the person they care for – has, at times, negatively affected their relationships.

“My mum used to attend day centre four days per week where she would do activities and have lunch...that break was a God send. I could meet a friend for lunch, go shopping, or just stay home and have some “me” time. Of course once lockdown commenced, day centre closed. That's it. Mum home all day everyday. She misses day centre but sometimes forgets that she hasn't been.”

F, 63, retired, social housing

“Caring for my wife has changed since I have been off work as it has got a bit more intense as I have got more to do but our money has not been as much.”

M, 54, employed - furloughed, social housing

These experiences are backed up by a report by Carers UK²⁴ which found that seven in ten (70%) of carers are providing more care as a result of the pandemic; on average this equates to ten additional hours a week. This work by Carers UK suggested that the closure of support services could be at the root of this; a third of carers (25%) mention this as the reason why they are having to take on so much more. The fallout though is affecting carers in a myriad of ways. There is firstly the financial impact to consider; four in five (81%) of carers report they are spending more at the moment including on food (72%) and household bills (50%). This is understandably causing concern; two in five (38%) of carers agree that they are worried about their financial situation. The emotional burden of caring, however, should not be underestimated. While some of this concern centres on themselves – over half (55%) agree that they feel overwhelmed and are worried that they are going to burn out in the coming weeks – it mainly manifests itself in concern for those they care for. By way of illustration, nine in ten (87%) agree that they are worried about what will happen to the people they care for if they have to self-isolate or become ill.

Approaching later life under lockdown: Case study 2

Diane

Age band: 60-64 years
Region: Greater London, Urban
Ethnicity: British and Black Caribbean

Job status: Retired
Housing status: Social housing

31st May
"Living in this house during lockdown has been pretty good. We have a lovely big garden. I'm lucky to have a decent size kitchen which is perfect for me as I love cooking."

8th June
"During this lockdown looking after mum has been more challenging because my mum used to attend day centre 4 days per week where she would do activities and have lunch... that break was a God send. I could meet a friend for lunch, go shopping or just stay at home and have some 'me' time. Of course once lockdown commenced, [the] day centre closed."

"My main concern at the moment is what's going on with this country trying to tackle the racism that exists and has existed through out my lifetime and my children and grandchildren's lives!! It is all very challenging for me... I pray that these protests all over the world will make a difference and will change the attitudes of people."

10th June: Partner receives a cancer diagnosis
"Not a good day for me or my partner today... I'm praying that whatever the case it can be treated and we can continue to enjoy our retirement. Due to this pandemic I am not allowed to be with him whilst he has his tests so I'm just in the waiting area."

12th June
"We are all taking each day as it comes. I need to stay strong for our children and grandchildren... I have our daughter and her children staying with me... I still have full caring responsibility for my elderly Mum."

16th June
"Accessing medical services have been very straightforward... other than not being allowed to visit when your loved ones are admitted, and the wearing of face masks at all times, also the quietness, our hospital seems to be working as usual."

28th May
"I'm currently sitting in my garden enjoying this beautiful sunshine."

Diane lives in a maisonette with her partner and elderly mum. She retired 5 years ago to care for her mum whose dementia was worsening. Diane has lived in the same area for many years, and her children and grandchildren live nearby. They spend a lot of time together and are a close-knit family.

Prior to lockdown Diane's mum attended a local day centre. This closed at the beginning of lockdown with Diane taking on full time care for her mum and losing the respite the day centre provided. She is unsure when the day centre will be able to open again. Diane's children have helped with caring for their grandmother.

The news of George Floyd's death (25 May 2020) and subsequent Black Lives Matter protests were a challenging time for Diane who reflected on racism in the UK and around the world; she expressed her hopes for attitudes to change.

The health of Diane's partner deteriorated during lockdown, and he received a cancer diagnosis at the beginning of June. Diane described the importance of staying strong to support their children and grandchildren during this time.

Diane's home has provided a space where she can relax during this challenging time. She has continued to enjoy the garden and cooking for her family. Spending time with family has been important and social media has enabled Diane and her friends to share experiences and emotionally support one another.

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Home and community

Spending so much time in our homes since the country went into lockdown on March 23 has thrown the features of where we live – like having sufficient space, light, warmth, peace and quiet – into sharp relief. And, as our worlds have closed in around us, so the importance of local communities and having people around us who we can turn to and rely on, has been highlighted.

Stay at home

On the whole, when thinking about where they live, the picture among those aged 50-70 is positive; the vast majority of this age group (94%) state that their home generally meets their needs. What's more, spending extended time at home with loved ones has been a rare occurrence which participants have appreciated.

“Spending so much time in each other’s pockets has for the main been good. I think at times a couple can take each other for granted without knowing. We’re cooking and baking together, going for walks together, pottering in the garden together and taking our turns washing, cleaning etc.”

M, 50, employed - furloughed, rents privately

The kitchen has, for many, provided a focal point and a place for family members to gather during mealtimes. Participants have welcomed this chance to talk informally with others in their family; in normal times, meals would be eaten separately or, at best, quickly before they went off to do other things. Now though, with more time at their disposal they have been able to linger over their meals – a practice which has strengthened family bonds and which they hope to keep up once lockdown is over.

“When lockdown started, we quickly got into a habit of having dinner in the evening all together, which before would have been just a weekend thing...and is now a daily event, which is great!”

M, 51, employed – furloughed, home owner

“We sat around the dinner table chatting for about two hours after we’d eaten. So yes, very pleasant company. Normally we do sit around the dinner table and eat, and then within ten or fifteen minutes we’ve all left the table but recently we’ve been doing some long sitting and chatting which has been absolutely wonderful.”

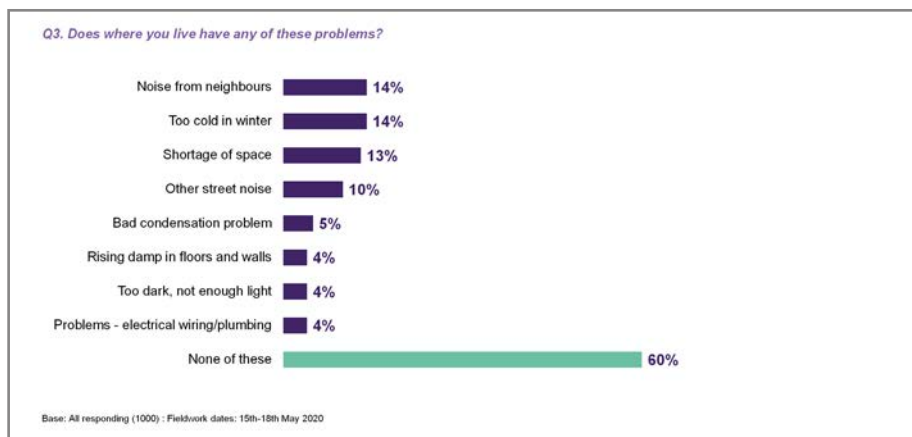
F, 56, self-employed, home owner



More time at home, more problems with homes

However, it's important to note that this general sense of positivity about where people live does not mean that their homes are perfect – far from it. Two-fifths of those that we spoke to stated that their home had at least one issue with the biggest problems being noise from a neighbour (14%), it being too cold in winter (14%) or having a shortage of space (13%) – a figure which rose to one in five (22%) among those living in London.

Noisy neighbours, the cold and a lack of space most common problems



To provide further context, other work undertaken by the Centre for Ageing Better and Care and Repair England²⁵ found that over two million of the over 55s are living in a home that endangers their health and wellbeing. Of the 4.3 million homes classed as non-decent – i.e. there is a serious hazard present which poses a risk to the occupant's health or safety (like excess cold, or potential for a fall) – almost half are occupied by someone over the age of 55.

This matters because poor housing has very real health consequences. In May, as the London Borough of Newham was found to have the highest mortality rate from COVID-19,²⁶ the local authority declared that 'this is a housing disease'.²⁷ With the highest rates of overcrowding in the country – a quarter (25.2%) of all households are affected by overcrowding – the conditions for easy transmission of the virus were created.

Housing problems exacerbated for renters

Our work highlights how renters in particular are more likely to have a troublesome housing situation – and also lack the necessary power to get these matters resolved. Renters are more likely to cite a number of issues as a problem than home owners, including a shortage of space (19% versus 11%), noise from neighbours (22% versus 12%), rising damp (9% versus 3%) and bad condensation (12% versus 4%). And it's not just that these problems are more prevalent – it's also that those who rent have less agency to fix them. In our qualitative work we found that for those in social housing, necessary renovations had been put on hold during lockdown leaving them spending more time than usual in a place which was not fully functional, or as they would want it – something which had a damaging impact on their wellbeing.

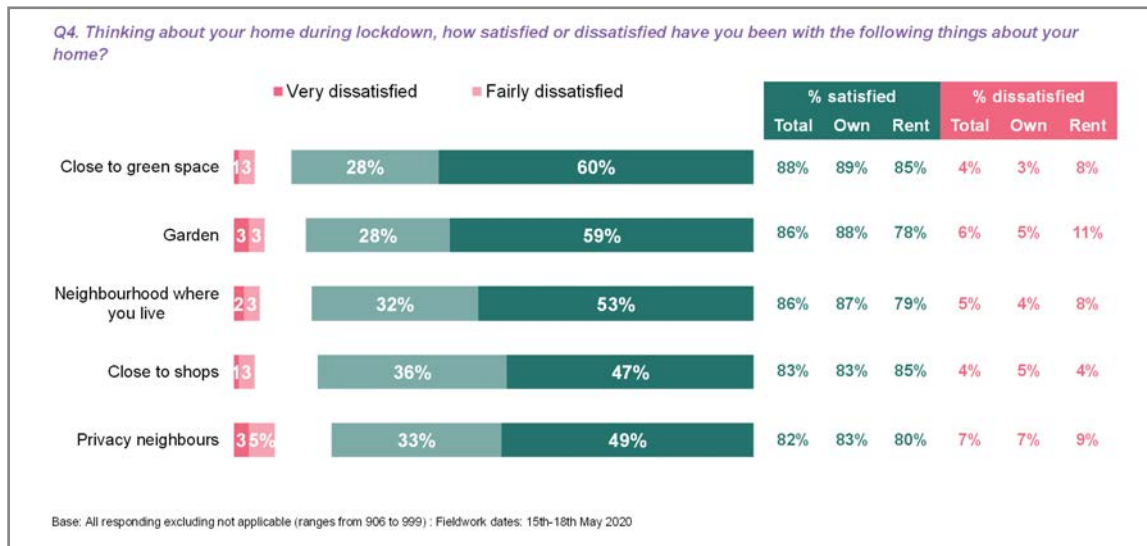
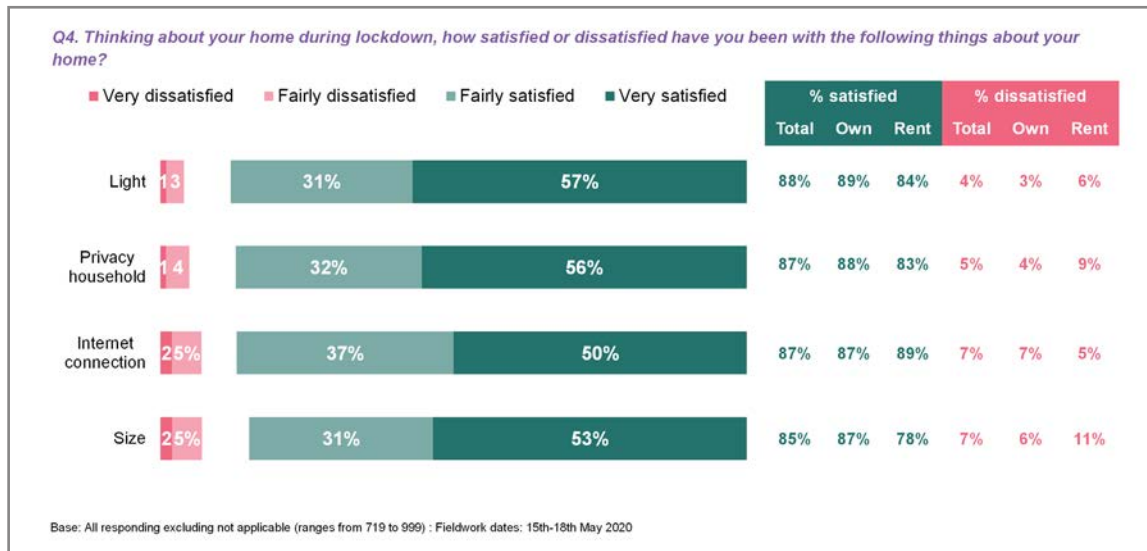
“The ceiling is falling down...My mental health is suffering because at this point, I'm not sure what I'm meant to do. Waiting and waiting for the bathroom to be fixed and the kitchen to be fixed, I just want it to be nice.”

F, 54, furloughed, social housing



Just as tenants have more issues with their housing generally, so they have also found the lockdown more problematic in terms of their living conditions. They are twice as likely to be dissatisfied with the size of their home than home owners (11% versus 6%), the neighbourhood in which they live (8% versus 4%) and also their access to green space (8% versus 3%). Plus, three in ten of those who rent do not have access to a garden (31%) compared to only 6% of those who own their home.

Satisfaction with aspects of housing by tenure



It's important to note that renters found things more difficult before COVID-19, but the pandemic has exacerbated pre-existing problems. For instance, work undertaken by the Citizen's Advice Service²⁸ found that even before the lockdown tenants felt insecure and powerless and that their landlords were not accountable. Illustrating this, one in three expressed that they were worried that their landlord may make them leave their home. This work also showed how renters have little bargaining power with around half feeling uncomfortable talking to their landlord.

Experiences of being at home

The issues with people's homes – whether they be rented or owned – were illustrated in the qualitative work with space being a prime concern. This was a particularly pressing issue for those with older, adult children – especially if they did not usually live at home. These participants spoke about how sharing the home with so many people created tensions and led to arguments.

“The house feels small when all three of us are there all of the time. My son and husband have had a couple of rows.”

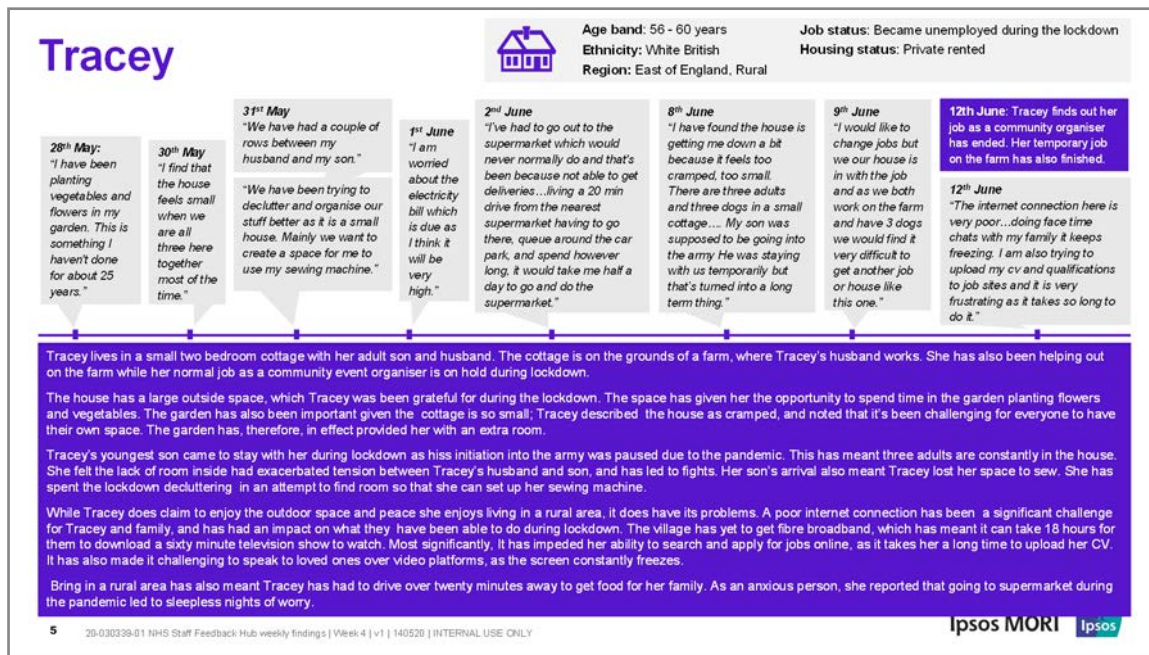
F, 56, unemployed, rents privately

Another participant who was used to being at home alone during the day struggled to adapt to other family members being there with them. They missed quiet time on their own and struggled with having to be in company so often.

“I like my own company and when everyone is working I get days alone at home, no tv, radio just quiet so my experience of this time has had a different edge to it. People have been invading my space and I can't wait for everybody to go out so I can breathe in my space not getting on each other's nerves.”

F, 51, employed part-time, home owner

Approaching later life under lockdown: Case study 3



Linked to this, access to green space was also frequently mentioned. Those participants with a garden all recognised the importance of what they had – particularly given the warm weather during lockdown – and felt grateful for being able to spend time outside.

“I’m so happy to be able to go in the garden to read, sit in the sun, eat lunch under the gazebo. I know there are a lot of people who are not so lucky I really cannot begin to think how they are feeling. Our garden is south facing so when the sun’s out I go and get the all the vitamins that it kindly gives us.”

F, 51, employed part-time, home owner

In effect, a garden provided participants with an extra room in the house – something which was incredibly important given space was at a premium with people at home all the time. For instance, one participant described how his children did schoolwork outside, leaving the house free and quiet for his wife to work while in the evenings they all congregated in the garden to eat as a family.

“We do the schoolwork at the table in the garden and eat in the evening if the weather’s good.”

M, 51, employed – furloughed, home owner

The garden also provided participants with the opportunity to take up a new project such as growing vegetables, planting new flowers and even larger scale projects such as extending an outdoor patio. Given the link participants drew between keeping occupied and good mental health, having a private space in which they could undertake activities like those listed was key.

“I have cleaned out the garden pond by draining most of the water to protect the tadpoles, newts and frogs. This just makes the pond look nicer and cleaner. I have also made a hanging basket for the first time to make the front of the house look much brighter / nicer. Luckily, Morrisons was selling the lobelia and geraniums I needed.”

M, 56, employed – furloughed, home owner

“We’ve started to grow food so that’s been a learning curve, we’ve never done that before.”

F, 56, unemployed, rents privately

Similarly, those living in rural areas spoke of a new-found appreciation for the green space they had ready access to. It enabled them to get out and about easily, and to have quiet time either by themselves or with family.

“The benefits that my family and I get from living in this area are fresh air, peace and quiet, freedom of a lot of open space, and not feeling squashed in. The county of Lincolnshire is very flat, you can see for miles. Living 11 miles from town I can see the Cathedral day and night. Feeling safe, less traffic noise. Hardly ever hear emergency sirens. In the 10 years of living here I have only heard sirens in our village around 4 times and they were passing through.”

F, 56, self-employed, home owner

Approaching later life under lockdown: Case study 4

Alison



Age band: 56 - 60 years

Job status: Became unemployed during the lockdown

Ethnicity: White and Black African

Housing status: Homeowner

Region: Midlands, Rural

31st May

I live in a village with around a dozen houses. I can go for a walk around the village, this can take me around 30 minutes depending on my pace...I feel freedom, freshness, being thankful for where I am.

1st June

"The benefits that my family and I get from living in this area are fresh air, peace and quiet freedom of a lot of open space, and not feeling squashed in...I can see the Cathedral day and night. Feeling safe, less traffic noise. Hardly ever hear emergency sirens. In the 10 years of living here I have only heard sirens in our village around four times and they were passing through."

2nd June

"Lovely day today, sitting in the garden...husband's been plotting plants...listening to the birds and the water in the ponds. That's what we call peace."

"I think the biggest saving was eating out 2-3 times a week. Living out in the countryside we stock up on freezer food, in case we got any really bad weather and could not get out to the shops. I also shop in bulk."

3rd June

"I've been spending time with my daughter. We've been watching America's Got Talent."

5th June

"Where I live we only get two buses a day and at the minute we're not getting any buses at all."

7th June

"We sat around the dinner table chatting for about another two hours after we'd eaten, so very pleasant company. Usually we do sit around the dinner table and then within 10/15 mins we've all left the table but we've been doing some longer sitting and chatting so it's been absolutely wonderful."

14th June

"I'm going to go for a cycle on my bike, clear my lungs...then in fact I might have a bath, get a jacuzzi and just chill out."



Alison's garden and plotted flowers



Food prepared by Alison and her daughters

Alison lives in a rural area of the midlands with her husband and two grown up daughters. She previously worked as a police officer, and is now a self employed property owner. She also volunteers as business manager for a local restaurant and is involved in supplying educational materials to schools in the Gambia. During lockdown Alison has been shielding due to an underlying health condition. She has largely been able to carry out her work from home from her study.

Alison enjoys the "peace and quiet" of the countryside, and feels cycling gives her a chance to take in the "fresh air" and "freedom" it affords her. Living in a rural location means that public transport is not always available. Prior to the lockdown only two buses passed their home daily, and during the lockdown there were none. This did not appear to impede Alison's satisfaction with her home. She made frequent trips to work, the supermarket and the chemist by car.

Alison noted the importance of having a garden. She described the garden as a "peaceful" space to listen to the pond and the birds chirping. Alison enjoyed the opportunity to spend time with her family during the lockdown. Dinner became an important part of the day, as the family have spent hours at the kitchen table after eating their meal chatting and laughing, something they did not do before lockdown. Watching television with her daughter has also been a source of happiness.

Household related finances have not been an issue for Alison. She reported the family saved money during the pandemic. She attributed the financial savings to the family eating out less, using the car less and eating the food they had previously kept in storage.

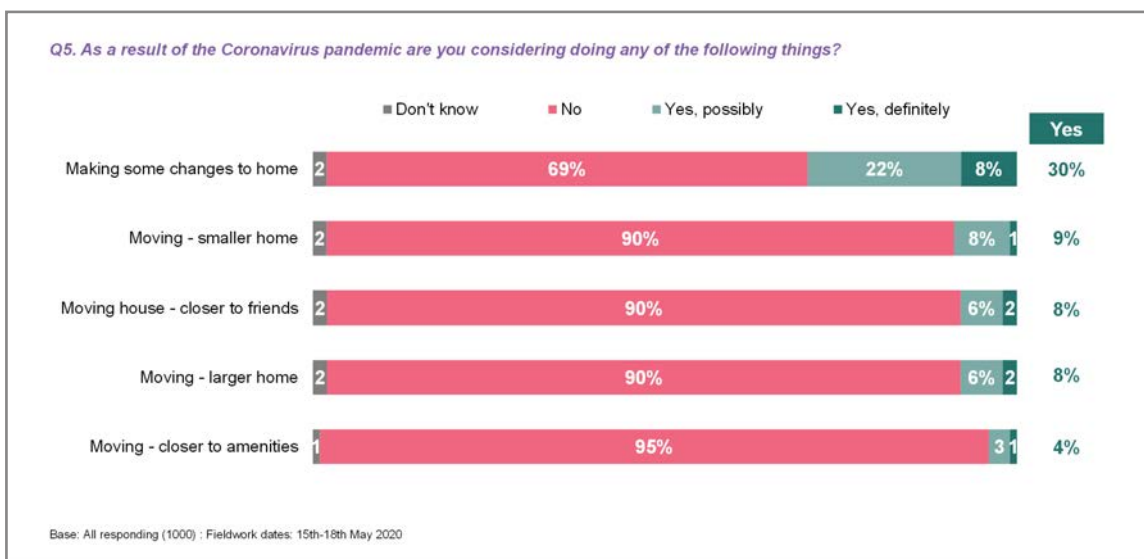
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Making changes and moving on

Spending so much time indoors has also prompted people to think about the changes that they'd like to make to where they live. Mirroring broadly high levels of satisfaction with their homes, seven in ten state that they're not planning to do anything – though this leaves a significant minority (three in ten) who are. One in ten (9%) of 50-70-year olds want to downsize, while a similar proportion (8%) are thinking of doing the opposite (a figure which rises to 18% among those who live in London). And, following a period where we have all wanted for human contact, 8% say they'd like to move to be closer to their friends.

No dramatic changes planned



Indeed, the presence of problems in people's homes – and that they had more time on their hands than normal – perhaps drove the large number of renovations that took place during lockdown. Participants spoke to us about undertaking a number of projects – from decluttering and small running repairs to redecorating and refurbishments. Not only did these jobs help make where they lived nicer and more functional but they also provided participants with a sense of purpose and a way to occupy their time.

“I am doing some of the small jobs like filling cracks in the plaster where the house has settled and also repainted the flat roof which covers part of the living area.”

M, 56, employed – furloughed, home owner

“I decided to paint the front of the house, the doorstep, window sill and lintel...all this has made a difference to the property but simply for my own satisfaction as I had time on my hands to do this otherwise, I don't think I would have.”

M, 58, unemployed, suburban, rents privately

However, the participants in our qualitative work sounded a note of caution about making more drastic changes like moving. They suspected that the likely downturn in the housing market following the pandemic would mean that they would not be able to realise the full value of where they live and, as such, decided that staying put for the time being would be for the best.

“Regarding moving home, my long-term partner passed away from cancer in February, so I was thinking of moving in a few months' time as the house is too big. I will now wait as I think the market will struggle to be 'normal' until 2021. This is not a major issue as there is no mortgage on the house.”

M, 56, employed – furloughed, home owner

“Previously I was considering downsizing to a more urban environment but I'm no longer in such a hurry.”

F, 66, employed – furloughed, home owner

Building communities and maintaining contact

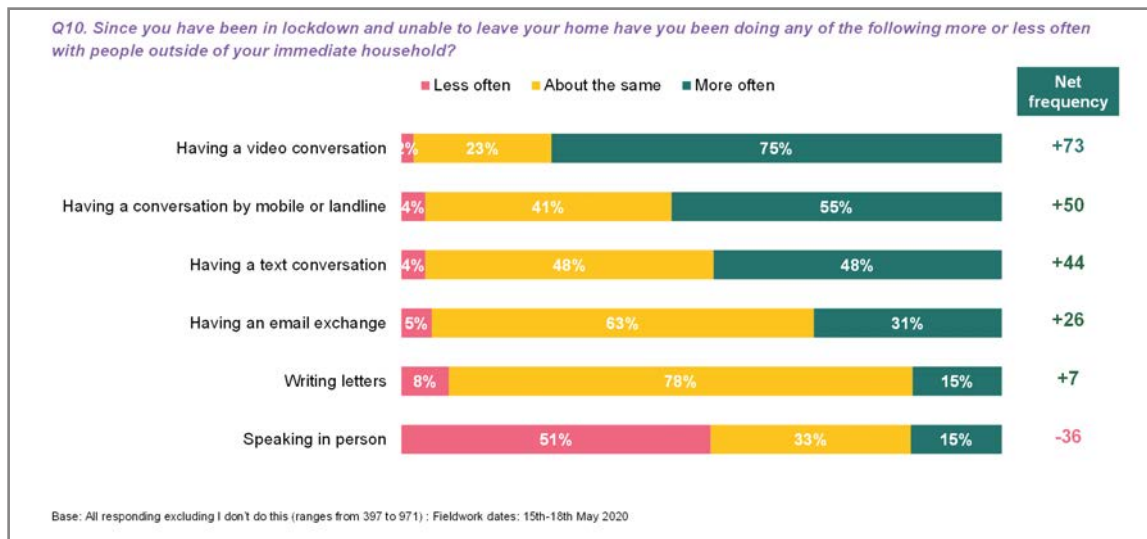
Of course, a home is not just where someone lives – it's the people we surround ourselves with, and the social capital that we are able to build and call on both of which have become all the more important during lockdown. At a time when we have been deprived of human contact outside of our immediate families and house mates, the ways in which we have kept in touch with people has necessarily changed – including for those aged 50-70.

Bridging the digital divide: Technology as an enabler of human contact

It's important to understand the context here. Across the world, rates of internet use among older people have risen dramatically in the last decade. But it still remains true that older people are more likely to have never used the internet at all; in 2017 people over 55 made up 78% of those who have never been online, and people over 75 more than half.²⁹ Further, older women and those living in deprived areas are least likely to go online.³⁰ That said, there is no denying that the current generation of people in later life are more connected than ever and recognise the benefits that technology can bring as much as younger people do. What's more, their views on the role technology plays in our society are not really that different to those of younger generations; only slightly more people aged 18-24 agree that 'the internet is part of my life and I'd miss it terribly if it weren't there' than those aged 64 and above (89% versus 84%).³¹

These shifts perhaps underpin with the apparent ease with which those in later life have adapted to communicate during lockdown. The biggest change has been in relation to the video call – three quarters (75%) are now doing this more often. Following this, over half (55%) are having conversations – either on a landline or a mobile more often with just slightly fewer (48%) having text conversations more frequently than they were before. Three in ten (31%) are emailing more often and 15% writing a letter more often. Perhaps surprisingly, given the restrictions, 15% also report having had face-to-face conversations more often – though this may reflect the strengthening of community bonds (through events like Clap for our Carers) that took place throughout lockdown.

Video calls dominate as the greatest communication behaviour change



The importance of staying in touch – and the key role that technology has played in this – was highlighted in the qualitative work we undertook. For many of our participants, moving conversations online proved no problem – they, along with many others, learnt how to use digital platforms in order to stay close to friends and family.

“My daughter and son in law live 100 miles away but I have had frequent telephone conversations, use WhatsApp and have learnt to use Zoom video meetings for the weekly quiz night.”

F, 66, Lincolnshire, retired, home owner

Such platforms have not only proved useful for staying in touch – they’ve also helped people in this age group to stay active, and to keep up the hobbies and interests that they have. For instance, our participants spoke to us about taking part in quizzes with friends and colleagues, joining exercise classes, church groups, the Women’s Institute and online choirs.

“I think it has taught me some new skills for example I have started a couch to 5k running club via a Zoom meeting twice a week. This is really easy to use and makes me feel I am still actually part of a physical group.”

M, 56, Bristol, employed - furloughed, home owner

These activities provided important anchors in their diaries prior to lockdown and so they were pleased to be able to continue them in some form – even if some noted that doing so digitally was not quite the same as in person.

“I am in a choir so we have been meeting via Zoom. We play bingo via Zoom with work colleagues. This is amusing especially if drink is involved. There is nothing that can replace the human contact though”.

F, 65, employed - furloughed, social housing

Approaching later life under lockdown: Case study 5

Vivienne

Age band: 65-70 years
Ethnicity: White British
Region: Lincolnshire, Rural

Job status: Furloughed from work
Housing status: Homeowner

29th May
"I'm worried about having to leave the house after lockdown to go and shop."

4th June
"My daughter and son in law live 100 miles away but I have had frequent telephone conversations, use WhatsApp and have learnt to use Zoom video meetings for the weekly quiz night. As we used to meet our daughter quite regularly I am now very much missing that contact. However I am thankful for technology."

"The WI (Women's Institute) committee also have a messenger group which has been useful, as has the church so contact has been maintained."

"Social contact is not just about talking remotely but is enhanced by meeting face to face as a group."

7th June
"Prior to lockdown I volunteered at the local primary school listening to pupils read. Naturally this ceased during March. I feel it will be a long time when and if I ever return as I am in close proximity to the children."

"After lockdown I will continue delivering the church magazine and maintaining contact with local people."

16th June
"I have missed the regular Monday school run and supporting the family during holidays and look forward to hearing when this can resume."

Vivienne lives in rural Lincolnshire with her husband who has Parkinson's. She is really missing the face-to-face contact and community involvement she used to have before lockdown.

Her son's family live nearby, and before lockdown she would regularly do the school run with her grandchildren. Her daughter lives with her family nearly 100 miles away, but she has learnt how to use Zoom so she can still see them during lockdown. This doesn't mean though that she does not miss seeing them face to face.

Vivienne has long been an active member of her community. She is a member of her local church, brass band and Women's Institute (WI), and before lockdown delivered the church magazine around her area. Involvement in the church and WI have been able to continue and adapt under lockdown; her church runs services on Zoom, and her WI has set up a messenger group. She has also been able to play socially distanced rounds of golf with a friend during lockdown.

Vivienne also used to volunteer in a local school listening to pupil's read before lockdown. This inevitably stopped in March, and she fears it will be a long time before she can return to doing this. She also fears it will be a long time before she can play in the local brass band again.

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Digital downsides

Some of our participants sounded a cautionary note about the increasing role that technology was playing in their lives. For instance, one participant explained that his increased use of social media meant that he was being exposed to news on a regular basis. Given this was predominantly about the pandemic it affected his emotional wellbeing. As such, the very tool he was using to facilitate social interaction, and thereby improve his mood, was actually having the opposite effect. Another participant stated that spending time on social media was reducing their time for other activities and distracting them from the things that they really wanted to prioritise.

“I just a couple of days ago turned off my social media on my phone as it was just all news about COVID, which is what I’m trying to avoid at the moment. It just gets me down if I read too much about it.”

M, 56, employed - furloughed, C1, home owner

“I’ve turned off Facebook on my phone, I only have messenger on it now. I was losing far too much time to it, and wasn’t really enjoying it that much”.

M, 51, employed - furloughed, home owner

Further, while technology has provided a fillip in the absence of face-to-face contact, many participants noted that it is not the same as seeing people in the flesh. Indeed, our participants explained that rather than adapting to the restrictions they have found being without the people they love harder as time has gone on. In particular, grandparents have found the absence of their grandchildren hard to bear.

“Luckily we are all computer literate so this has not been a problem. The last week or two have been the worse it feels so long now after each call whatever method I get very emotional and cry.”

F, 51, employed part-time, home owner

“As we used to meet our daughter quite regularly I am now very much missing that contact. However, I am thankful for technology.”

F, 66, retired, home owner

“My daughter and grandson have been the hardest for me missing my Glam-mar cuddles and mum hugs. That’s been very heart-breaking really.”

F, 51, employed - furloughed, rents privately

Volunteering and helping others

Away from contact with immediate friends and family, our research also shows the positive role that this age group have played in their wider community via volunteering activities. Three in ten (30%) have been volunteering informally, with our qualitative work helping to shine a light on the various ways that people have been helping those around them. Most frequently this has involved running errands or shopping for those more vulnerable – including older neighbours and people who have been shielding.

“I have made it known to others in my neighbourhood that I’m available should they need me. I might not be available straight away, but they have been told to leave a message and I will respond as soon as possible. I’ve got a couple of elderly neighbours, in particular, who I look out for more since the lockdown as they weren’t getting any family visits.”

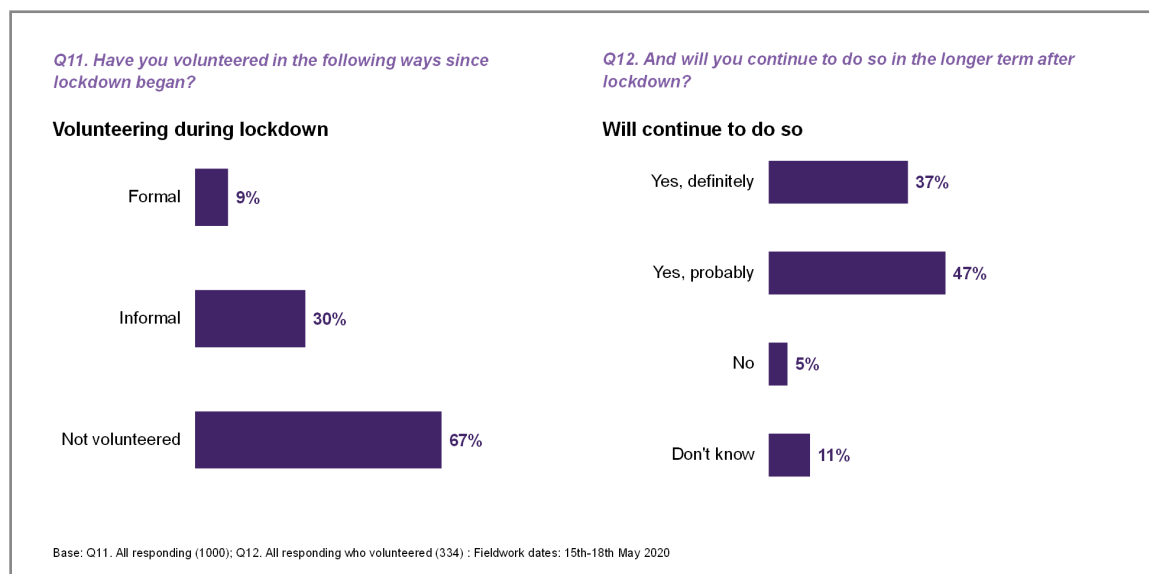
M, 64, employed, home owner

“I volunteered to take food to mainly elderly people who were pretty much totally isolated.”

M, 58, unemployed, rents privately

Aside from this informal activity, a further one in ten (9%) have volunteered formally through a group, club or organisation. Among these, over a third (37%) say that they will definitely continue to volunteer once lockdown is over, and nearly half (47%) that they will probably do so.

Helping out – now and in the future



Our qualitative work helps explain this keenness to continue. For those out of work (either due to being furloughed, unemployed or unable to work due to a health condition) volunteering has given these participants a sense of purpose, of being useful and productive. Others mentioned that their own wellbeing and morale has been boosted by virtue of helping others. A common response from our participants was that volunteering brought them joy and made them feel good about themselves.

“I do get tremendous benefits from volunteering just to see the sheer joy on their faces which tells me they know they’re not alone in the present crisis and yes others do care about the elderly.”

M, 64, employed, home owner

“I got a real sense of satisfaction out of doing this as the people receiving the food were extremely appreciative this warmed my heart as I knew it meant a lot to the people I delivered the food to.”

M, 58, unemployed, rents privately

The social benefits – particularly at a time when normal communications were suspended – were also noted. For instance, one participant who had recently moved home to a new area prior to lockdown volunteered to sew scrubs for health workers. This activity, while useful in and of itself, also enabled them to embed themselves within their local community and build links with people in the area.

“I have been sewing scrubs, scrub bags and head bands for health workers. I also have done shopping and errands for some people in my village. I will continue to help the local community as I think it is a good way to get to know people and to do something useful.”

F, 56, employed part-time, rents privately



Work and money

Much of the focus has been on the economic impact of the lockdown – something which our group of 50-70-year olds are not immune from. By way of a snapshot the majority (56%) of 50 – 70-year olds we spoke to in England are in employment – whether that be full-time, part-time or self-employed. Of this group, around a third (36%) are key-workers – so playing a vital role in keeping the country going. A further three in ten (28%) are retired, and one in ten are labelled workless, that is they are of working age but are unemployed, sick or disabled. Of note is that 6% are currently furloughed.

The challenges of working in lockdown

On the whole, those in full-time work feel they have been well treated by their employer and have not been discriminated against because of their age during the pandemic. Those who work part-time, however, are less positive – three in five of this group agree people of all ages are treated equally versus seven in ten of those in full-time employment (58% and 70% respectively).

That's not to say, however, that working during a pandemic has been easy – far from it. For key workers, there is the worry that being on the frontline places them at a greater risk of infection – and that they might pass the virus on to their loved ones.

“I have a routine - clean hands with wipes, put anti-bac on then gloves and face mask... people are very cautious...must of us have bought our own PPE because of the shortage we don't want to be put in a position where we are at risk... We would all be lying if we said we are not worried for ourselves and close ones.”

F, 51, employed part-time, home owner

Compounding this, key workers also described how the necessary precautions they need to take have made their working lives that much harder with tasks taking longer or being more cumbersome to complete as a result of wearing PPE.

“The impact on my job has been huge. I work in the NHS. We have lots of extra measures in place for the protection of all. Tasks have been taking longer as PPE needs to be worn by a lot of the staff.”

F, 58, employed, home owner

Away from those in key worker roles, those who were having to work from home were also faced with difficulties. It should be stressed that this was not because participants lacked the ability to use technology; they all had access to the internet and spoke about learning how to use new IT packages – particularly video calling. Rather, they felt that their jobs were harder to do remotely and that for all the good technology can bring, it cannot replace face-to-face interaction. Poor internet connections could also prove problematic.

“It has been very challenging to teach and support individual pupils effectively, exacerbated by lack of communication with teaching colleagues.”

M, 61, London B, employed part-time, home owner

“Social work has always been done at its best by meeting the person and building a relationship but in this situation we find ourselves in, we have to make decisions that would normally take time.”

F, 51, employed part time, home owner

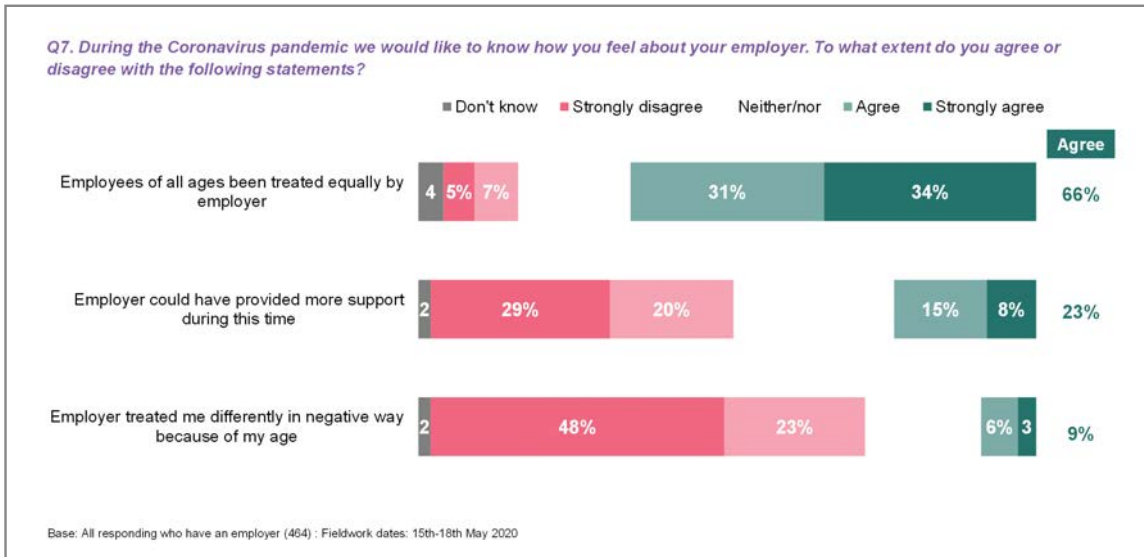
Building on this, participants described how they just weren't enjoying their jobs as much since they had to do them remotely. They missed their colleagues and customers and stated that they felt flat without this interaction.

“I think the biggest single impact is the lack of stimulation work gives you. Yes, there are Zoom meetings, emails and phone calls but it is not the same as office banter or the camaraderie that comes with that. It does make you feel a little more ‘flat’ than if you were chatting across an office. I also miss the customer interactions as we have some lovely customers.”

M, 56, employed - furloughed, home owner

Given the difficulties that people have faced in adapting to working life during the pandemic, one in four (23%) of those aged 50-70 state that their employer could have provided them with more support at this time – a figure which rises to 33% among those with poor health. A further one in ten (9%) believe that their employer has treated them differently in a negative way because of their age.

Employers' behaviours in lockdown



Approaching later life under lockdown: Case study 6

Jane

Age band: 65 – 70 years
Ethnicity: White British
Region: East of England, Rural

Job status: Furloughed during lockdown
Housing status: Rents from the Council

29th May
"Since lockdown I've missed work. Well not strictly true, I have missed the office banter. Also the hum of a busy office".

1st June
"The 20% that I have lost on wages I made up by not spending on lunch/ bus fares."

3rd June
"The furlough scheme has been a pleasure!... One thing that they could have done better would have been to bring forward the retirement age. We could then retire which would be cheaper than furlough. It would then free up jobs for younger people".
"Coming up to retirement this year and this has been a taste of it. I've enjoying doing the garden up, painting and decorating and going for walks"

5th June
"I don't know what's going to happen to the coaching industry. Social distancing is going to be the biggest problem. A coach has to have a reasonable amount of people to be profitable".

6th June
"I am not sure that we [employees] have been treated equally. The ones kept in work [who have not been furloughed] are lower paid".
"I don't think we have been supported. We've heard nothing from the company as to what's happening. No one's asked how I am coping on my own".

9th June
"I am really, really hoping and praying that I am made redundant. It has made me think about my retirement and things I want to do. Certainly I want to volunteer- probably in foodbanks and archaeology".

10th June
"I definitely don't want to go back to work. My interests are something that I have been planning for about a year. If things become very tight then I would consider working."

19th June
"I retire in October and I'm really annoyed that the triple lock and heating allowance are going as a result of the furlough scheme. Pensioners always seem to cop it".

Jane lives alone in rented council house, in a rural area in the East of England. She usually works for a tour operator running coach trips but was told by her employer that she would be put onto furlough at the end of March. This was initially for the 3 month period but she was told that this would be extended until August which she was very happy about.

Jane had already been planning her retirement for October, having worked since the age of 15. Lockdown gave her a taste of what retirement could be like for her so she's eager to finish work and move onto the next stage of her life.

Originally, her employer put staff onto furlough and she was told that there would be monthly updates. However she feels that her employer hasn't been very supportive during the lockdown period, with minimal communication particularly given prior knowledge of her health conditions and her living circumstances. Also, she felt that the lower paid staff were kept in work by her employer so that those earning more money could be put onto the furlough scheme. She also noted that her employer has not contributed the additional 20% of her salary which means she has had a reduced income. Despite this, Jane has managed to save money on expenses associated with work such as travelling to and from work and also on lunches which she estimates at around £85 a month- covering her shortfall.

Given the industry is heavily reliant on both tourism and large groups of people, Jane is worried about the company and its ability to operate in the future given social distancing requirements for coaches, and has seen competitors closing during this period. She also expressed concerns for younger colleagues who were put on furlough and whose jobs may be at risk. Jane said that she would be more than willing to take redundancy- particularly if it meant that the jobs of other colleagues could be secured.

As time has gone on, Jane has been able to think about what she wants from her retirement, and would love to volunteer in foodbanks or with the Local Labour Party and take up hobbies that she's passionate about such as archaeology. Lockdown has given her the time to think seriously about this and she'd ideally like to be given redundancy so that she can pursue those as soon as possible. She is very concerned about pension policies for the future but would happily work part-time if necessary in a charity shop for extra income.

Flexibility and quieter commutes: The upsides of working in lockdown

It's important to note that working remotely does also bring positives. Those who have been working at home have mentioned the increased flexibility that this affords them; they have been able to adapt their working schedule to fit around their other commitments which they have welcomed.

“It's good to work from home with all the comforts I need and being able to take a break when I want to and somewhat flex my time accordingly.”

M, 64, employed, home owner

For those continuing to go into work then the reduced amount of traffic on the roads was noted. This had made commutes quicker and less stressful and had freed up more time for our participants to spend on other things – be that at home or at work.

“Travelling to and from work has been much better since the lockdown as there are less vehicles on the roads. The journey is much more enjoyable and the journey time is less. With the reduction in journey time and the fact I am spending far less time in heavy traffic, it's arguable that I have a clearer head for working - work or home - and of course it means I take less time to wind down.”

M, 64, employed, home owner

“Travelling whilst people are in lockdown has been really good. The roads have been clear enabling me to go and come in plenty of time even managing to sit and have my lunch instead of eating on the go. There has been less road rage - people are worried but seem to appreciate each other.”

F, 51, employed part-time C2, homeowner



Fearing for the future: Experiences of being out of work

For those out of work then their future prospects do not seem so bright. Around seven in ten (68%) of those who are currently workless do not feel confident that they will be employed in the future while one in four (25%) of those who are furloughed think the same. There are also some age differences of note; those who are younger are more confident about finding work than those who are older (39% of 50-60-year olds are confident compared to 22% of those aged 61-70).

Participants in our qualitative work explained what was at the root of these concerns. For some, they were concerned that they were of an age where they would be discriminated against when it came to applying for new roles; they just did not feel that they would be as attractive to an employer as a younger candidate. They felt that they were at an in-between stage – too young to retire but too old to be looking for work. Others felt that they lacked the confidence or inclination to take on a new challenge at this time in their life.

“I’m 51 now which is a bit of a weird age because I’m too young to retire but a bit old for putting my CV in places.”

M, 51, employed - furloughed, home owner

“I’m a bit worried, I’m 56 next month and I don’t really want to start a career as such. I don’t particularly want to start learning something new.”

F, 56, unemployed, home owner

They also assumed that, following the pandemic, the country would be headed for a recession and, therefore, competition for jobs would be fierce. In this climate they did not feel hopeful about their chances when considering how many other applications there would be.

“No not looking at the moment there will be a lot of people out of work after all this - it is never going to be the same, everything will change now I feel for all jobs and companies. This is going to be a very long time before all this is sorted.”

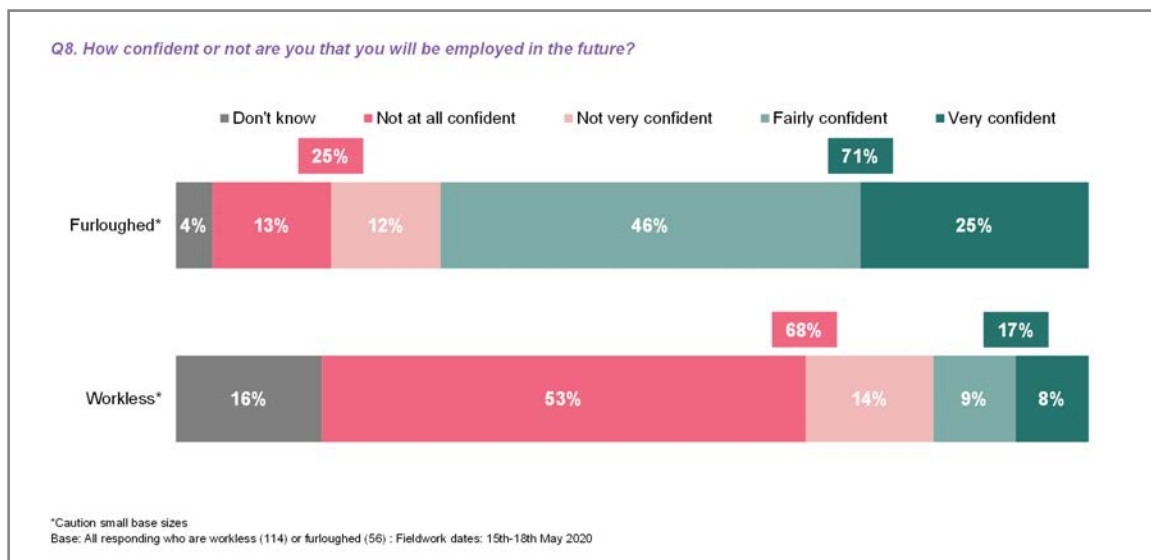
F, 55, unemployed, home owner

“My retirement plans have been on hold for some time now due to being unemployed so I’m looking for something but it’s obviously not a great time to look for work it’s extremely difficult and slow in terms of new opportunities...I’m constantly looking for work but as I have just said opportunities are scarce at present.”

M, 58, unemployed, rents privately

These concerns are borne out in work undertaken by the Institute for Employment Studies³² which estimates that unemployment has risen from 3.9% to 7.5% with older people (as well as those who are younger, and lower paid) at particularly high risk of a long period out of work. This is because older people make up a larger share of the workforce (nearly one in three workers) and because older unemployed people tend to spend longer out of work. This though can have long lasting effects causing scars on future earning prospects, health and wellbeing.

Low levels of confidence among those out of work that they’ll be back in a job soon



Building on this, our qualitative work has helped to shine a light on just how difficult it has been for those on furlough. While they are grateful for the financial support, the uncertainty about their long-term future has been tough to take. Participants feel they lack any kind of job security – they simply do not know whether their job will be there for them once lockdown has ended which, for some, is negatively affecting their mental health.

“Do I think my job’s safe...I don’t think it is so we’ll see what happens at the end of the month or the end of July but I don’t know.”

M, 51, employed - furloughed, home owner

“Work has changed drastically as am still furloughed and waiting to see what happens next - this is affecting my mental health now as I don’t know what is going to happen next - will I still have a job?”

F, 54, employed - furloughed, social housing

Additionally, the lack of structure – the long days, the restrictions on what they are able to do – has also adversely impacted on their wellbeing. Even for those participants who did not enjoy their work, there is an appreciation that their job provided them with a useful routine which they miss.

“I am hopeful of starting back on the 1st July and am counting down the days. Truth be known I hate my job but I yearn for a more structured way of living, get up, go to work and look forward to the weekend.”

M, 50, employed - furloughed, rents privately

While most feel their employers have communicated well with them throughout this time, they do recognise that there is a limit as to what they can say to them about their long-term future. Until there is more news from the government about what restrictions different industry sectors will have to work under, and how businesses will be supported, they will be in the dark about what the implications will be for them.

“On the restaurant, we’re still waiting for the government guidelines on when we can open and what we can do.”

F, 56, self-employed, home owner



“What support do I need...we’re getting full pay for sitting around at home...Our crunch time is going to the end of July when the company is going to review which is when the government are going to look at employers paying a bit extra so we’ll see what happens then.”

M, 51, employed - furloughed, home owner

Approaching later life under lockdown: Case study 7

Alan

Age band: 50 - 54 years
Ethnicity: White British
Region: South West England, Suburban

Job status: Furloughed during lockdown
Housing status: Private rented

6th June
"The first 3 or 4 weeks were filled with baking, cooking, decorating, lone walks, late nights and video chats. After that we tried growing veg in our courtyard garden. Then came boredom, missing the children our parents family and friends"

"The support and attitude from work has been good. I am somewhat fearful for my job, I work in the exhibition industry which has been hit very hard during lockdown."

"I am hopeful of starting back on the 1st July and am counting down the days. Truth be known I hate my job but I yearn for a more structured way of living, get up go to work and look forward to the weekend"

9th June
"It says a lot about my current situation that I am keen to get back to a job I dislike so much."

"Before the pandemic I was looking at a career change, I have been in the same industry for... years and recently have grown to despise"

9th June
"I have to be honest I am bored at home, and # this is what retirement is to look like I'm not sure I'll want to retire too soon."

"Well the pandemic has hit my pension somewhat. In November my pension was seven thousand pounds more than it was at the beginning of April."

17th June
"Just had an email... I've got an interview. My life might change - fingers crossed!"

Alan lives in a private rented terraced house with his partner in a suburban area of south-west England. Both he and his partner have been furloughed as a result of the pandemic with his partner working from home from July whilst he remains on furlough.

Having worked in the same job and industry for over 20 years, he was ready to take voluntary redundancy at the start of lockdown as he was no longer enjoying his work for an events company. However, as lockdown has gone on, it has made him re-consider whether this is what he really wants as he has missed work, a routine and the structure it provided. The boredom set in for him after the first four weeks of lockdown so although in his words he "hates" his job, he was looking forward to when he would be able to return to work.

Alan felt that his employer did a good job at handling the situation given the nature of the events sector and the company being hit hard which made him fear for his job security. Due to this and his thoughts about moving on, he began to apply for a variety of other jobs in different sectors at the start of lockdown although he wasn't feeling too optimistic given the current job market.

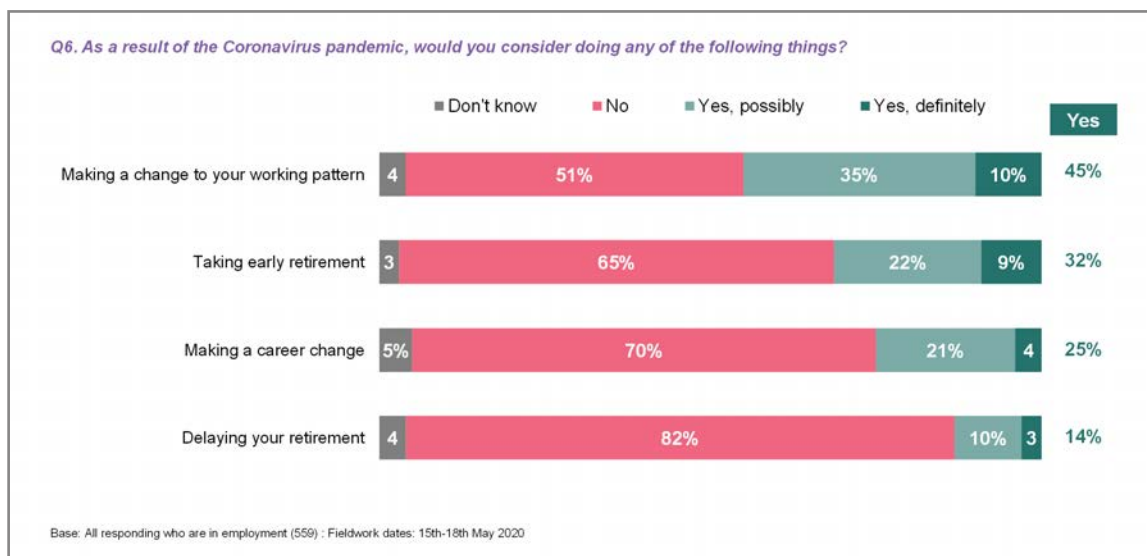
He also expressed concerns about his age as he thinks he is too young to retire and may now have to work for longer than anticipated - possibly beyond 70. However, he doesn't think that his age will stop him from finding employment although is keen to wait and to see how his current job and the wider job market is impacted before making any firm career decisions. The pandemic has affected his pension savings but has begun to recover somewhat compared to the initial hit in the first months of the pandemic so he's hoping that will continue to stabilise.

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Making changes: Working life after lockdown

The economic uncertainty has also prompted people to think about what they want from the rest of their working lives. For those in work (including those on furlough) then nearly half (45%) would consider changing their working pattern as a result of the pandemic. Those working full-time were more likely to say this than those currently working part-time hours. A quarter would consider a career change – and double the proportion of 50-60-years olds state this than 61-70-year olds (28% versus 14%). Those who have been furloughed or are self-employed are also more likely to consider this an option than others (41% and 28% respectively versus 25% overall).

Most will keep things the same – though increased flexibility, new careers and changes to retirement plans important to some



Making a significant career change has been a recurrent theme in the qualitative work. For those who have been furloughed, they report having had the time they need to reflect on what they do for a living. More broadly, they have also had space to think about what their priorities in life are and how they can balance these with working. Certainly, spending more time at home has prompted some to think about how they can ensure that, once back at work, they still manage to get good quality time with the people they love.

“I have however been thinking of changing my career I don’t really enjoy recruitment and this time away I’ve been thinking about this quite a lot I need to find something different. What? I don’t know, but I will be changing my job for sure. I’ve realised life in a job you don’t enjoy is not living to the max, so I’m going to find something I have an interest in hopefully and leave recruitment.”

F, 51, employed - furloughed, rents privately

“Maybe people’s priorities have changed, mine certainly have my family and friends will have more of my time as this has certainly shown me what I’m missing from my life.”

F, 51, employed part-time, home owner

Compounding this, the very nature of the pandemic – and the stark realisation among this age group that they are more vulnerable to the effects of COVID-19 – has left some feeling that they want to make up for lost time. Rather than focus so much on work, they’re keen to rebalance their lives and do the things that they enjoy – like travel or take on new challenges – while they are in a position to do so.

“Since all this it’s made me think a hell of a lot about it. I think I want to travel with work, cruise ships, maybe holiday camps I always wanted to do this when I was younger and whilst I’m still fairly young I think I’m going to try and get a job within these areas. At the present time I think it will be quite hard to get one due to nobody knows when holidays etc are back in the swing of things but once it does (even now I will look) I’m going to go for it even if it’s just for a few years - I need to make more of my life and get out there!! Quite excited about it actually.”

F, 51, employed - furloughed, rents privately

“My future now holds a different path. In time I still would like to help people but through a holistic way. Before lockdown I completed a 2 day Reiki course, completing levels 1&2 and I would like this to continue, finish levels 3&4. With this I would still feel worthwhile and be able to do something worthwhile with Mindfulness to ease people’s anxieties and worries. COVID has given back my passion for stress free living.”

F, 51, employed part-time, home owner

We can also see how the current economic situation is also changing longer term plans too. A third (32%) would consider taking early retirement. Echoing the thoughts of those on furlough, participants explained that the lockdown had made them re-evaluate their priorities to the extent that work no longer featured when thinking about their future. This was particularly the case for those in their sixties, who were closer to the point at which they had planned to retire anyway.

“I think lockdown has certainly given us time to consider options for the future...income finance savings etc... I have been considering retiring fully for a while ...but now during lockdown I feel I should consider when to retire and do things that I have always wanted to do.”

M, 61, employed part-time, home owner

“At my age, I just don’t want to go...I can’t see the point in going for 3 months and I am really really hoping and praying that I am made redundant. It has made me think about my retirement and think about things I want to do in my retirement.”

F, 65, Norfolk, employed - furloughed, rents from council

However, the impact of the pandemic on the stock market had put a hole in the retirement plans of some participants. With their investments now worth less than they had anticipated they explained that they expected to have to stay in work for longer than they had planned.

“My pension has taken a bit of a hit. I’m £2000 down on my pension pot since November and I should be about £2000 - 3000 thousand up in that time.”

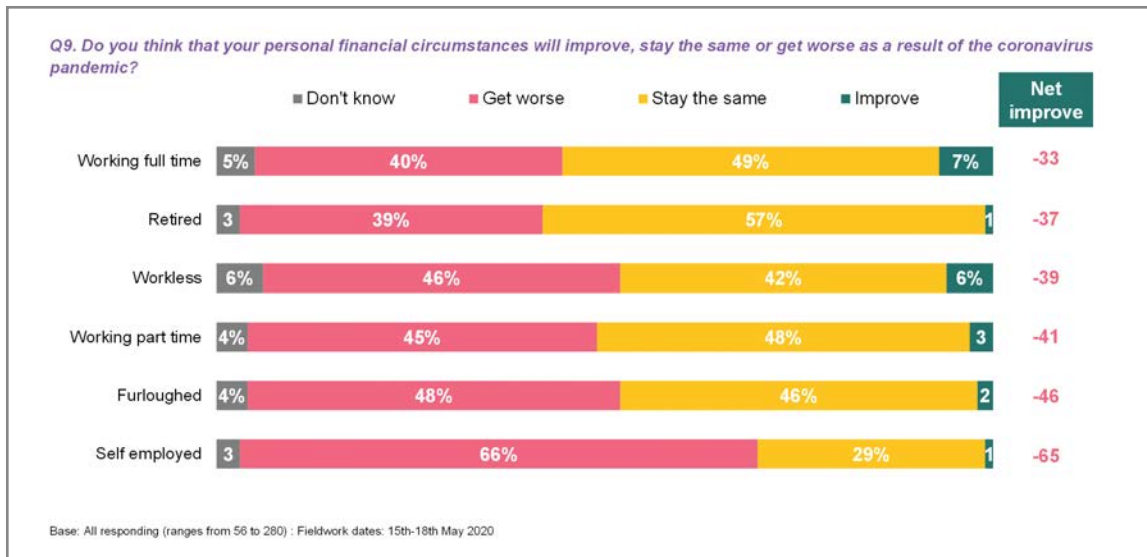
M, 50, employed - furloughed, rents privately

“I am genuinely considering stopping my current work and looking to volunteer with a local based Charity. This is going to be a difficult decision as my pensions have lost approx. 7% of their value. This makes me believe I will have to work another 18 months to ‘top up’ this shortfall.”

M, 56, employed - furloughed, home owner

These concerns underpin the pessimistic outlook that people had about their financial circumstances. At an overall level, over two in five (44%) of those aged 50-70 years in England believe their finances will get worse as a result of the pandemic. This figure rises to two thirds (66%) of those who are self-employed. Those who are already retired are most confident that their financial situation will be unaffected (three in five - 57% - say they will stay the same) though two in five (39%) still think that things will get worse for them.

A more negative outlook for personal finances



Financial worries were also a theme in the qualitative work as participants predicted a gloomy economic future for those heading into later life. Decreased pension investments were one thing, but they also assumed that the government would need to make cuts in order to pay for the recovery packages – like the furlough scheme – that have been put in place. They suggested that pensioner benefits – like the triple lock – will be under review as a result and that they could end up worse off than anticipated.

“I don’t think things are going to be easy. Certainly not for the up and coming pensioners. I think there will be cutbacks most definitely and I would imagine the triple lock that will be the first thing to go and once that’s gone it will just eat away at pensions.”

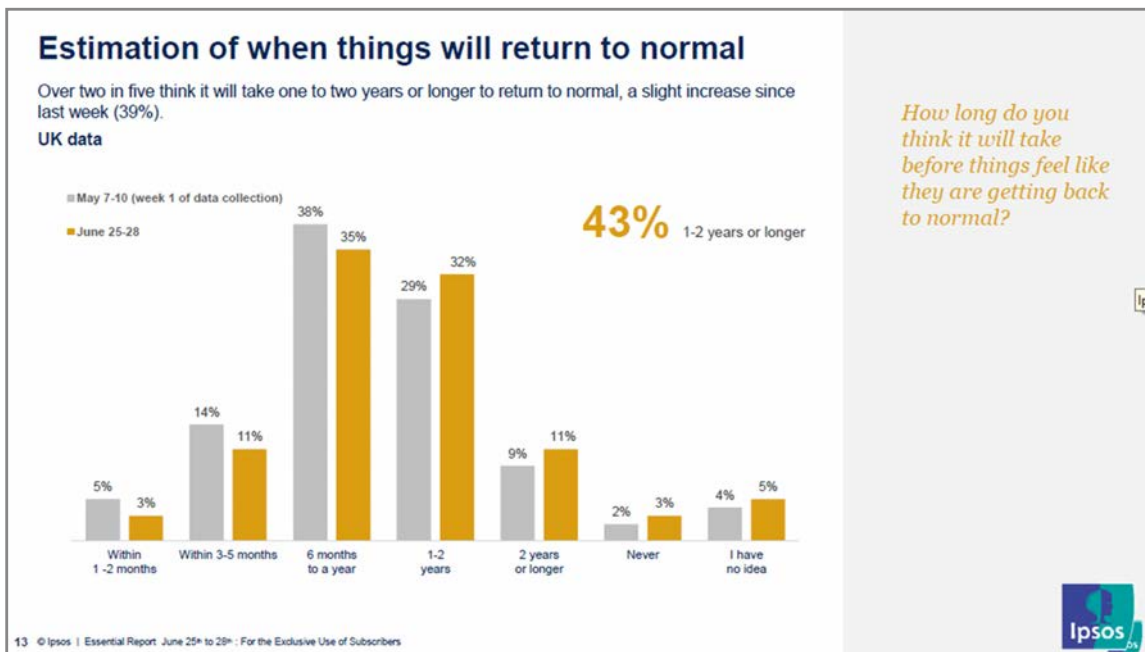
F, 65, employed - furloughed, rent from council

**STAY SAFE
AND KEEP YOUR
DISTANCE**



The new normal?

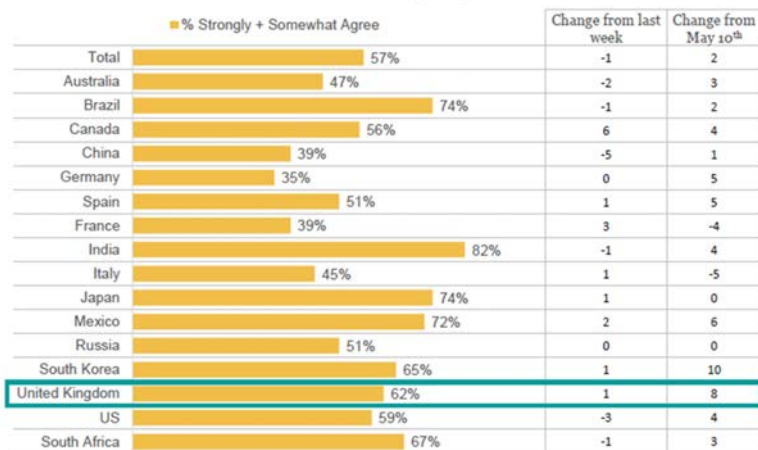
As the lockdown restrictions ease, and the population begins to do the things that it once did, it is worth remembering that it will still take time for things to get back to normal – whatever that ends up looking like. Indeed, when we ask the general public then two in five (43%) think that it will take one to two years or longer.



What's more, getting back to normal won't be straightforward – it will involve taking risks, trying things out and seeing what works. When we look at the population as a whole, three in five (62%) agree that the thought of resuming normal activities after the pandemic makes them feel very anxious.

Anxiety

There is wide variation among the countries on the feeling of anxiety about resuming normal activities, with a rise in the UK since early May.



To what extent do you agree or disagree: Thinking about resuming normal activities after the pandemic makes me feel very anxious

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These concerns were echoed by participants in our qualitative work as they thought back to the hobbies and plans that they have had to put on hold. They weren't just worried about what a resumption of these activities might mean for their own health but, rather, they were concerned about any possible ramifications for their loved ones too. As such, there was a strong sense among our participants that life couldn't get back to the way it was – not until there was a vaccine.

“I’m a bit worried when things start to get back to normal about socialising again, concerned who I’m near and if they have it...but I’m guessing everyone will be the same...I’m going to look after myself and family wellbeing, it’s made me very protective of them.”

F, employed - furloughed, rents privately

“Playing in a ...band requires sitting at very close proximity in a very old band room with very little ventilation. At this point in time I would feel more comfortable returning to this if a vaccine is widely available. I have to be confident of keeping myself virus free as I would not want to put my husband at increased risk.”

F, 66, retired, home owner

At the same time though, in spite of the risks and the concern they felt about this, our participants wanted to get on with their lives again – particularly given that the lockdown had given them the time and space they needed to think about what they wanted from them.

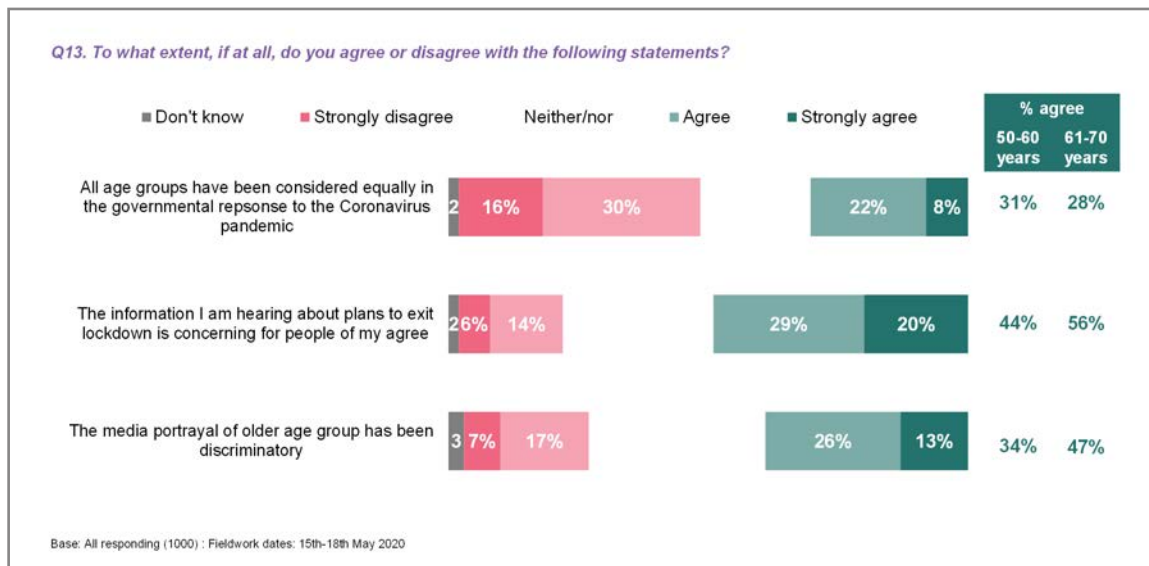
“I don’t think I would be any different than everyone wishing this was over it’s not fun anymore. I have my own mountain to climb to get back on track just as the world has.”

F, 51, employed, home owner

To help with this though, people in later life need to be central to any recovery plan. They wield huge economic power; according to ONS figures, between 2008 and 2018 the median disposable income of retired households increased by £3,200 whereas for people in work it was £900.³³ Yet the over 50s in the UK are also still the most likely to fall out of work involuntarily and struggle more than younger age groups to get back in. Any plan for jobs, therefore, not only needs to take account of those just starting out in their career – but for those who might be in the latter stages of it too. And while the relief on stamp duty is a welcome break for some, it doesn’t address the very specific housing needs that people in later life have and which would help them stay independent.

That older people are not the focus of the recovery is perhaps because of how they have been portrayed thus far – weak, vulnerable and in need of protection. This has not gone unnoticed by those in later life; two in five of those aged 50-70 think that the media portrayal of older age groups during the pandemic has been discriminatory– a figure which rises to half (47%) of those aged 61-70. Further, more people aged 50-60 disagree that all age groups have been considered equally in the government’s response to the pandemic.

Treatment of people in later life during the pandemic



It is over 50 years since US gerontologist Robert N Butler coined the phrase ‘ageism’. And by not including those in later life as a central pillar in the country’s plan for recovery we can see how ingrained this form of discrimination is. The advances in longevity are surely one of our greatest achievements – post-coronavirus, we need to ensure we are doing all we can to enable those in later life to fulfil their potential for the benefit of all.

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