POLICY BRIEF

# Poverty in Later Life:
## Structural and Interpersonal Violence?

**Policy Brief**

Hourglass
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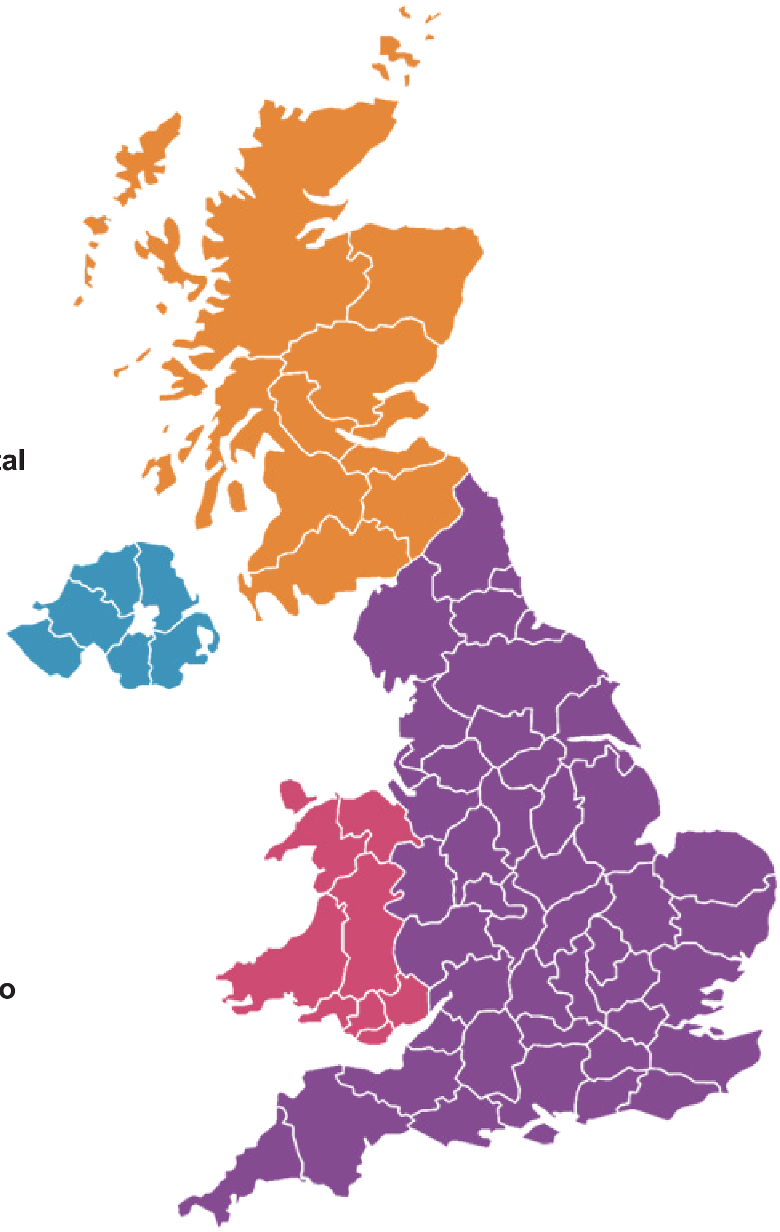
## Policy Brief



### Key Insights

**Poverty in later life is a growing problem in the UK.**

**Poverty as a form of structural violence can affect older people's life quality, health, mental health and access to food.**

**Poverty can be a risk factor for violence and abuse against older victim-survivors.**

**Abuse can also lead to older victim-survivors falling into poverty and homelessness.**

**There is a lack of data on the affects of poverty connected to domestic violence and other forms of abuse, especially connected to older victim-survivors.**

## Recommendations

- The Government should institute a research and data collection project designed to illuminate older person poverty and its links to abuse and violence. This needs to ensure the voices of victim-survivors are paramount.

- The Department of Work and Pensions must develop a meaningful strategy to address poverty in the UK, including those who experience poverty in later life.

- Increased data sharing and support between poverty intervention/prevention organisations and the domestic abuse sector.

- Continued Governmental support for the pension triple lock, however research and focus on fairer means tested pension benefits is needed.

**April 2023**

## Policy Problem:

Around 2.1 million (18%) pensioners in the UK currently live in poverty[1], and one million of these older people live in severe poverty[2] (below 50% of the median), as well as this, 11% of older people are in "persistent poverty" having spent three years out of any four-year period below the poverty line[3]. This is only set to increase considering recent factors including the rise in inflation and the cost of living, economic effects from the Covid-19 pandemic, and the impact of the war in Ukraine on food and fuel costs.

Those who have been living on lower incomes in their younger years tend to be more likely to enter poverty over 65, with 58% of pensioners entering poverty being in the second poorest income quantile a year earlier[4], while one in five (21%) people who were in poverty and approaching state pension age and were already in poverty in 2009/10 went on to experience long term poverty (seven to nine years) over 65[5]. Certain groups of pensioners seem to be more likely to enter and experience longer term poverty than others, including older people who are single (11% of older single women and 9% of older single men experience longer term poverty)[6] and those older people from ethnic minority backgrounds (17%)[7].

Poverty and socio-economic issues can affect access to food and have a large effect on health inequalities and poor health in older adults. While comparatively the age group with the lowest levels of food insecurity, 4% of those over 65 were referred to Trussel Trust foodbanks in 2020[8] , while 1.4 million of those identified as using emergency Trussell Trust food parcels in 2017 were older people[9] . Food insecurity linked to poverty can be a key cause of malnutrition in older people, and the Malnutrition Task Force suggest that an estimated 1.3 million people aged 65 years and older in the UK were not getting adequate protein or energy in their diet in 2021[10] . Differences in wealth and deprivation can affect life expectancies, with the wealthiest men in the UK living on average 9 years longer than the poorest[11] . Experiences of poverty throughout life can also impact economic and financial security in older age, and lead to older adults having to work longer in life to make ends meet. Socio-economic disadvantages can also lead to older adults suffering from increased loneliness, stress, depression, and anxiety – as well as being a potential risk factor for abuse and mistreatment at the hands of others.

Poverty in many senses, can be seen as a form of structural violence, it affects the life quality of a person and their participation in everyday life through the restricting of access to jobs, housing, healthcare, education, and justice systems, and threatens their mental and physical wellbeing, and their human rights. Economic inequality and socio-economic issues create a number of additional intersectional barriers for older people, and can create a cycle of multiple disadvantage - victimising and making vulnerable people at risk of more forms of abuse and violence.

Data suggests that poverty as a form of structural violence may also underpin interpersonal violence, these appears to be especially true for women – the organisation Agenda notes that 14% of women in poverty have faced extensive violence and abuse, which is more than twice the rate of women not in poverty (6%)[12]. In a 2012 analysis of the UK Poverty and Social Exclusion Survey, the Joseph Rowntree Foundation noted that "For almost every measure of poverty included within this study, the prevalence of experiencing both physical abuse and controlling behaviour are significantly higher for respondents experiencing poverty than for the non-poor group”[13] . Experiencing both poverty and abuse or violence appears to be associated with the most negative and poorest of outcomes, Agenda notes that victim-survivors who face both in their lives are likely to be the most disadvantaged in society, with a fifth of women in “combined adversity” having thought about suicide in the past year, and more than a third having made a suicide attempt at some point[14] .

While poverty may be a risk factor for abuse, previous abuse can also have dramatic influence on future economic activity and may lead to homelessness or falling into poverty. VAWG and other forms of abuse or violence can have long term impacts on jobs and salary, 21% of women reported having to take time off work, while 5% reported losing their job or giving up work[15] . Victim-survivors who leave their abusive partner may be at risk of homelessness, with 32% of homeless women indicated that they suffered from previous domestic violence[16] – with the lack of specialist DA housing provision for older victim-survivors being a key problem[17]. The impact of economic abuse in particular on older people can be devastating, especially if they are on limited incomes such as a state pension. Many may lose large sums of money, lose property they have lived in for years, incur large debts, or simply not have enough money to live on and fall into poverty. Older people may also find it harder to recover financially from financial abuse because of the limited opportunities and time for investment and monetary growth compared to those aged younger[18].

The pension triple lock may be one of the main aspects keeping many older people above the poverty line. The triple lock was introduced in 2010 and guaranteed that the state pension would rise every April by whatever was highest, consumer price inflation, annual growth, or 2.5%. With recent inflation increases of 11.1%, pensions themselves have increased by around 10%. However, with workers facing unprecedented real terms pay cuts, there are questions to be had about the fairness of the triple lock policy. There may be potentially a risk of intergenerational conflict and possibly violence if inflation and therefore pensions continue to rise, while all others face economic inequalities and the dampening of wages and spending power through inflation. As such, while the triple lock should continue to be supported by the Government and is necessary at the moment to ensure older people can survive through the current cost of living crisis and more do not fall into poverty, looking forward, the Government must research and focus on more societally fairer means tested pension benefits.

While as noted above, the links between poverty and interpersonal violence and abuse have been researched to a certain extent for female victim survivors, there has been a lack of research or attention paid to the links between poverty and interpersonal violence for male victim-survivors, and for older victim-survivors in general. We should also be mindful to not see poverty as the only driver of abuse and violence, as the abuse of older victim-survivors is widespread throughout all socio-economic conditions – however older people living in poverty are more likely to suffer from social isolation and the loss of support groups, which make abuse and violence more likely. Much more research and attention must be paid to the links between poverty and violence for older victim-survivors, as well as support and assistance given to those over 65 who are suffering from poverty.

## Recommendations

- The Government should institute a research and data collection project designed to illuminate older person poverty and its links to abuse and violence. This needs to ensure the voices of victim-survivors are paramount.

- The Department of Work and Pensions must develop a meaningful strategy to address poverty in the UK, including those who experience poverty in later life.

- Increased data sharing and support between poverty intervention/prevention organisations and the domestic abuse sector.

- Continued Governmental support for the pension triple lock, however research and focus on fairer means tested pension benefits is needed.

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## Consulted or recommended resources

[1] UK Poverty 2022: The Essential Guide to Understanding Poverty in the UK – Joseph Rowntree Foundation
[2] The Health Foundation: Trends in Persistent Poverty (2021)
[3] Poverty in the UK: Statistics – House of Commons Library.
[4] Independent Age: Poverty in Later Life: How people in older age move in and out of poverty, and what should be done to reduce it. (2022)
[5] Ibid (2022)
[6] Ibid (2022)
[7] Ibid (2022)
[8] The Trussell Trust (2021) State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK
[9] K Purdam, A Esmail, and E Garratt, E British Food Journal. (2018) Food Insecurity Amongst Older People in the UK
[10] Malnutrition Task Force (2021): State of the Nation 2021- Older People and Malnutrition in the UK today.
[11] The Guardian (2020) Being wealthy adds nine more healthy years of life, says study.
[12] Agenda. (2016) Joining the dots: The combined burden of violence, abuse and poverty in the lives of women
[13] University of Bristol. (2016) Evidence and policy review: Domestic violence and poverty A Research Report for the Joseph Rowntree Foundation.
[14] Agenda. (2016) Joining the dots: The combined burden of violence, abuse and poverty in the lives of women
[15] Agenda. (2021) New ONS analysis on the prevalence and impact of VAWG
[16] SafeLives (2018) Safe at Home: Homelessness and domestic abuse. [17] Hourglass (2021) Abuse and Housing Support: A Protective Measure Policy Brief.
[18] City of London Police. (2011) Assessment: Financial Crime against Vulnerable Adults. Great Britain: Social Care Institute for Excellence; Adults' Services SCIE Report No.: 49; 2011

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### Hourglass England

Office 8, Unit 5,
Stour Valley Business Centre,
Brundon Lane, Sudbury,
Suffolk, CO10 7GB.

**T:** +44 (0) 20 8835 9280
**E:** enquiries@wearehourglass.org
**W:** www.wearehourglass.org

@wearehourglass_
facebook.com/wearehourglass

### Hourglass Cymru

C/o - Office 8, Unit 5,
Stour Valley Business Centre,
Brundon Lane, Sudbury,
Suffolk, CO10 7GB.

**T:** +44 (0) 20 8835 9280
**E:** cymru@wearehourglass.org
**W:** www.wearehourglass.cymru

facebook.com/hourglasscymru

### Hourglass Scotland

PO Box 29244,
Dunfermline, KY12 2EG.

**T:** +44 (0) 20 8835 9280
**E:** scotland@wearehourglass.org
**W:** www.wearehourglass.scot

facebook.com/HourglassScotland

### Hourglass Northern Ireland

PO Box 216,
Newry, BT35 5DH.

**T:** +44 (0) 20 8835 9280
**E:** nireland@wearehourglass.org
**W:** www.wearehourglass.org/ni

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