

The Income Deprivation Affecting Older People Index measures the proportion of people aged 60 or over who experience income deprivation. The definition of low income used includes both those people that are out-of-work, and those that are in work but who have low earnings (and who qualify for means tested benefits).

Households below average income (HBAI) statistics provided by the Department of Work and Pensions (DWP) and based on the Family Resources Survey give numbers and percentages of people living in low income households in the UK. The definition of low income used is below 60% of median income.



**Why is this important?**

A low income can affect all aspects of the lives of older people. They may, for example, be unable to afford to heat their homes sufficiently. It puts physical and mental health at risk.



**What is the local context?**

Torbay ranks as the 42<sup>nd</sup> most deprived upper tier local authority out of 151 for income deprivation affecting older people in the 2019 Index of Multiple Deprivation.



**What should we do?**

Ensure staff in contact with older people with a low income give them information about services available that may help them, providing advocacy where necessary.

**At risk groups**

There are some groups of pensioners with a higher risk of living in poverty (Age UK using HBAI). These are:

- Older pensioners
- Women
- Single older women
- Tenants
- Black and Minority Ethnic (BME) pensioners

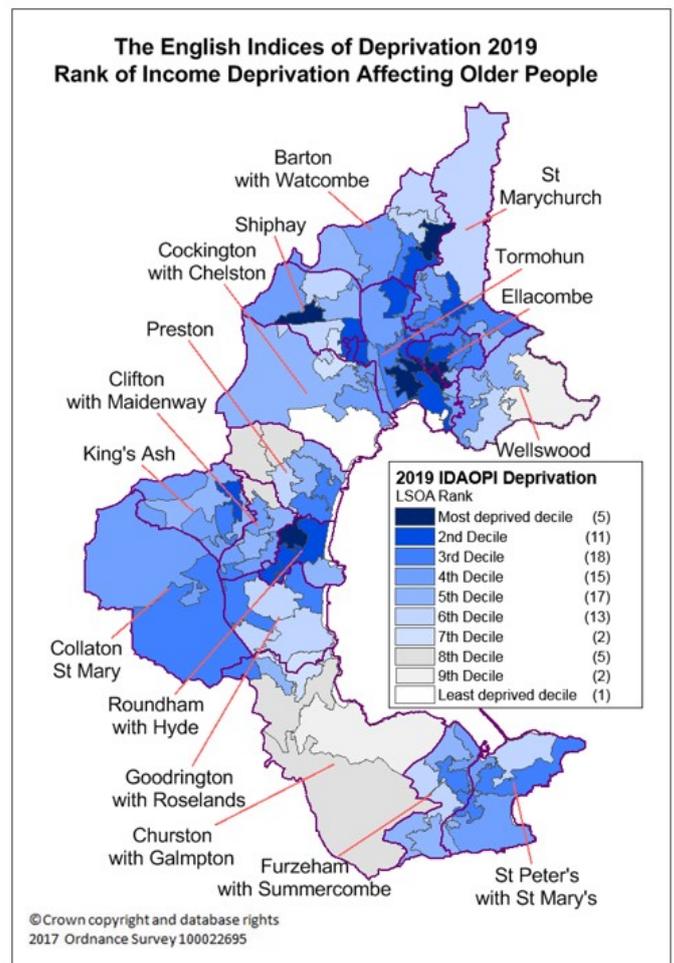
**Index of Multiple Deprivation (IMD)**

The Index of Deprivation Affecting Older People Index is part of the Index of Multiple Deprivation (IMD) which measures relative levels of deprivation in small areas in England. The IMD as a whole ranks Torbay as the 38<sup>th</sup> most deprived upper-tier local authority out of 151 for 2019 (1 is the most deprived). It is the most deprived upper-tier local authority in the South West out of 15.

**Income Deprivation Affecting Older People (IDAOP)**

The IDAOP is a subset of the Income Deprivation domain within the IMD, measuring the proportion of older people (aged 60 and over) experiencing income deprivation, using 2015 data. In the IDAOP in 2019, Torbay ranked as the 42<sup>nd</sup> most deprived upper tier local authority out of 151, compared to 44<sup>th</sup> in 2015 so not much different. Torbay is the most deprived in the South West, as in 2015.

**Fig 1: Map of small areas within Torbay - Income deprivation affecting older people**



Source: Index of Multiple Deprivation

# INCOME DEPRIVATION AFFECTING OLDER PEOPLE AN OVERVIEW OF TORBAY – 2019

Fig1 shows ranks of income deprivation by small areas (called Lower-Layer Super Output Areas) within Torbay. The darker colours are the more deprived. The most deprived areas are in the following wards: Tormohun, Ellacombe, Shiphay, and Barton with Watcombe in Torquay, and within Roundham with Hyde in Paignton. These are within the top 10% most deprived areas in England. The most deprived is an area in Barton with Watcombe which borders Teignmouth Road. The least deprived is within Cockington with Chelston ward, including mainly Livermead.

14% of older people in Torbay live in an area that is amongst the 20% most deprived in England relating to income deprivation affecting older people.

## Households below average income

Relative low income is where a household is living on an income of less than 60% of median income. The income is net of taxes such as income tax and can be measured before or after housing costs. After housing costs, 16% of UK pensioners were living in relative low income in 2017/18 (Fig 3).

**Fig 2: Proportion of pensioners in relative low income households, 3 year average, South West and England**



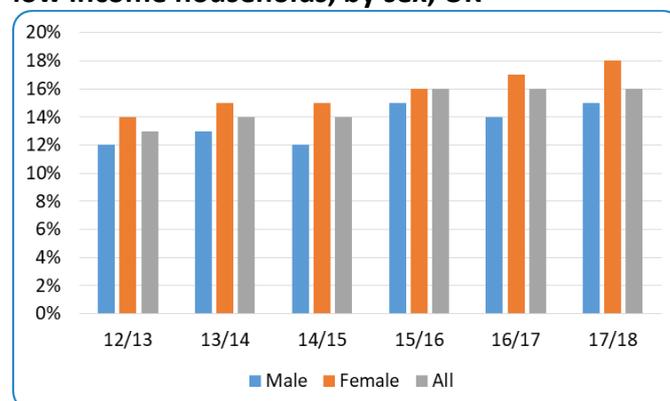
Source: Households below average income, DWP

Fig 2 shows that the South West has a slightly lower proportion than England of pensioners with less than 60% of median income after housing costs. In the South West it has risen from 12% of pensioners in 2010/11- 2012/13 to 15% in 2015/16-2017/18.

Fig 3 shows that the percentage living in households with less than 60% of the median income after housing costs in the UK is higher for

females than males in all years since 2012/13. In 2017/18 the figures are 18% of females and 15% of males, compared to 14% of females and 12% of males in 2012/13.

**Fig 3: Percentage of pensioners living in relative low income households, by sex, UK**



Source: Households below average income, DWP

## What to do

NICE guidance identifies older people with a low income as a group that are more at risk of a decline in their independence and mental wellbeing. It recommends that Local Authorities work to ensure that more people have access to services - such as social support, community activities and other non-medical services - that may prevent problems that require health and social care services (which are more costly). Aims are to:

- Identify those at risk and tell organisations and others who can help
- Provide information about the available range of local activities and services
- Coordinate support to help older people use local services, including digital services and information technology
- Offer advocacy support to help them express what services they need to remain independent and maintain mental wellbeing

## References and further information

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