

## The information needs of newly retired people

HILARY TODD *Information Officer, Centre for Policy on Ageing, Nuffield Lodge Studio, Regent's Park, London NW1 4RS*

In the 37 years that have now elapsed since the first social survey of old people in Britain,<sup>1</sup> there has been a steady stream of research studies on elderly people's needs for housing, health care, cash benefits and social services, yet research studies on their information needs can still be counted on the fingers of one hand.<sup>2</sup> This is not to say that the issue has gone wholly unrecognized, for many national and local agencies – Age Concern, The Pre-Retirement Association and television companies, to mention but a few, have developed a range of services to meet information needs as they see them. However, the lack of soundly based evidence on what older people themselves perceive their information needs to be, the use they make of the information available and the barriers, real and imagined, between them and the information needed in retirement mean that the question of information needs must largely be addressed indirectly.

This paper then attempts three things: first, to review the findings of the handful of British studies which have been carried out on the information needs of retired people; secondly, to consider what is known about 'newly retired people' and finally, on the basis of that knowledge, to assess the implications for information providers.

### **The research evidence**

One of the most obvious subjects on which retired people require information is pensions and welfare benefits, yet it is widely appreciated that many older people (probably one million of them) do not claim the benefits to which they are entitled. In 1979, the Department of Health and Social Security (DHSS) commissioned a study to consider the extent to which under-claiming was related to lack of information about Social Security Benefits and how to apply for them. This large-scale and very thorough study was carried out by the Research Institute for Consumer Affairs (RICA).<sup>3</sup> The study thus adopted a very narrow definition of information needs, but it is nevertheless an extremely valuable survey which throws light on a number of pertinent issues. The results are worth quoting in some detail.

In the first place, RICA observed that there was no lack of information available – it identified literally hundreds of national and local groups distributing information about welfare benefits; for example, 1500 post offices, 750 Citizens' Advice Bureaux, 1200 Age Concern groups plus the DHSS and various voluntary groups. Although agencies come in many forms, their information did not, for almost all relied on leaflets available at central points for collection or viewing. Agencies rarely used media such as television, radio or newspapers and experimental forms of provision such as information-on-wheels were all too rare. Almost all leaflets scrutinized during this project were severely criticized for their presentation and of the 900 pensioners

surveyed few had seen, still less used, the leaflets intended for them.

Many of the respondents were found to be very badly informed about money matters; 40% could not say what the DHSS did, only 33% could name a function of social services departments; only 20% had heard of Age Concern or knew what social workers and health visitors did. Few knew who was eligible to claim supplementary pensions and even fewer knew about other benefits like heating allowances. Most telling of all, a staggering 20% did not know where to go for advice about any of these. Less than half, for example, indicated they would go to the DHSS.

Respondents were asked about their most worrying problem in the last year and health and finance came top of the list. Other worries were housing, environmental issues—such as noise, crime, traffic—loneliness, being cold and lacking a telephone. It is instructive to note how these elderly respondents behaved when they needed information on these subjects. Initially they turned to their families for help, 30% of pensioners mentioned this first; 14% went to neighbours, 12% to their GP and 11% to their friends. The DHSS and Social Services Departments accounted for only 14% and Citizens' Advice Bureaux for only 2%. When asked to rate the value of the help received the family was, however, least often rated as helpful and in fact the less popular choices like the Citizens' Advice Bureaux were rated more highly. The family were shown to be particularly unhelpful for advice on money, housing and neighbourhood problems. A large minority of older people were taking their problems to the wrong place, for instance to the local council to help with heating bills.

These figures should not be seen as too discouraging. The 'need to know' principle operates, in that those with a specific problem were more likely to have seen the appropriate information; twice as many elderly people feeling cold had seen literature on heating benefits, for example, compared to those with no problems keeping warm. Our perception of information is – mercifully, given the quantity of it – highly selective. But the immobile and rural elderly were found to be particularly disadvantaged in having access to information; whilst the least informed were, paradoxically, those already receiving the services of a home help, social worker or health visitor. It can be argued that these people are the most dependent of their age group, but it does suggest that these professionals are not very good as information providers. Getting cash help reflects knowledgeability about benefits, whilst getting social and health services help does not because the majority are referred by another person, most often the GP. The 'younger elderly' – those up to the age of 74 – were more likely to be informed than the 'old elderly'.

This study demonstrates that our present approach to information is on the passive 'come and get it' model, which in effect discriminates against elderly people who cannot come and get it, either because they have mobility problems, or because they do not know there is something to come and get. Indeed, the older people were, the greater were the number of problems yet the less likely they were to find information or even to be looking for it. In the current economic climate, service providers are less likely to spend money on publicity for fear of generating a demand with which they cannot cope. A better informed public means a more demanding one.

Recommendations arising from this study were that information should be directed more towards families of older people and to care workers of all descriptions and that agencies should improve the quality of their leaflets and their promotion.

If welfare benefits are a complex aspect of retirement so too is housing. A study carried out by Age Concern Greater London<sup>4</sup> noted that many elderly people were thoroughly confused about housing matters and they had little understanding of sheltered housing and the role of housing associations. In the RICA study it was found that few knew where to turn to for information. An informal enquiry to housing advice centres in 1974 showed that pensioners' problems accounted for only 7% of the total. Many retired people saw these centres as being for landlord-tenant problems, whilst others identified them with 'the authorities' with whom they did not wish to discuss their affairs. Pensioners were found to be very happy to use Citizens' Advice Bureaux (though few did) and neighbourhood centres were extensively used by elderly people who could easily identify with them. Pensioners' suspicion and mistrust of 'official' information providers was a point also made in the RICA study and seems to be a key factor to bear in mind. Nevertheless, this particular study recommended the appointment of 'housing advisers to the elderly' in each Housing Department, along the lines of the very successful scheme pioneered in Hammersmith.<sup>5</sup>

The third and final study mentioned in this brief review is concerned with very different aspects of information provision for older people. The project *Do books still matter?*<sup>6</sup> examines this aspect of elderly people's leisure pursuits and the role of the public library in meeting them. The survey was carried out in three day centres so the people questioned were a good deal older than the 'newly retired' under consideration in this paper. However, the study served to underline the difficulties many older people have in using information services, in this case the public library, because of mobility problems or because the public library was inaccessible. Despite this, it was shown that reading is one of the few activities which does not decline with ageing and many of those surveyed mentioned the importance to them of newspapers, books and magazines. Almost half claimed that, given an opportunity, there was some other interest they would like to pursue; current affairs was most frequently mentioned in this context, whilst a sizeable minority expressed an interest in local history. Though this study was a limited one, it serves as a reminder that there is more to retirement than pensions and housing problems.

### **Who are 'newly retired people'?**

To set the findings of these studies on information needs into context, it may be helpful to consider just who is meant by 'the newly retired'. In terms of numbers, this is an enormous group comprising six million individuals between the ages of 60-70. This excludes people who have, for various reasons, taken early retirement. These six million comprise three fifths of the pensioner population of nearly ten million. One sixth of the British population is now over statutory retirement age. Of these, the majority are women, outnumbering older men by three to two. Not surprisingly, a group as large as this contains a rich variety of individuals.

In terms of income the average pensioner household receives half that of the working population but only about one in eight pensioner households is, in fact, close to the average; the other seven are either above or below. Thirty-seven per cent of the age group had incomes of less than £20 a week (in 1975) but 13% had £60 or more, so whilst poverty *is* an issue for many retired people, it must not be forgotten that the group includes some very prosperous retired people (retired millionaires even) who are more likely to need to know how to juggle their taxes and investments than how to apply for heating benefits.

As regards housing, retired people tend to occupy the oldest, poorest housing and are more likely to be private tenants than other age groups but again averages can conceal a great deal of variation. Almost half retired people are owner-occupiers and many of them own some very fine properties indeed. Generally speaking, if you happen to be born into a fairly well-to-do family, the older you are the richer you are because the wealthy tend to acquire assets through their life-cycle. The Dukes of Bedford, Devonshire and Norfolk all come from this age-group, as do most dukes, and they could hardly be said to have a housing problem! One underestimated information problem, I would suggest, is that of the elderly owner-occupier. Many of them own a considerable capital asset yet cannot afford to maintain it or heat it and probably find themselves ineligible for council-run sheltered housing and unable to find anything suitable in the private housing sector.

To turn to health, again we find the same enormous range of circumstances. The relationship between ageing and ill-health should not obscure the fact that the newly retired are, on average, a pretty fit group. For every five elderly people taking up a hospital bed or in some form of institutional care, 95 are managing at home. And of those, the 65- to 74-year-olds reported only 22 days (27 days in the case of women) per year in which their activities had been limited by illness. The problems of ill health are, on average, the problems of the over-75 age group.<sup>7</sup> If the image of decline and decrepitude is still powerfully associated in the public mind with later life, then conjure up the image of Margaret Thatcher who joins this group in two years' time; of the late Sir Ralph Richardson, still working, still riding his motorbike until his death at the age of 80; and of an adventurous 69-year-old who was banned from hang-gliding on the grounds that it is a dangerous sport (if that is correct, then surely older people *only* ought to be allowed to participate?).

These few indicators serve to remind us of the immense variability of retired people and the fact that information services for them need to span the whole range of issues that concern *all* adults – housing, health, money, consumer issues and so on. Indeed, to what extent can the newly retired be termed 'a group' at all, with special needs and demanding a different style of approach? I would suggest that there are three features that distinguish retired people from the rest of the adult population and which in turn have implications for information providers.

### *Sharing a common history*

Retired people share, to a very large extent, a common history. Someone retiring today

at the age of 65 was born in 1918 at the end of World War I. It is likely that their parents were able to provide a lifestyle which, by today's standards, could only be described as harsh: various estimates of the day classed 30–40% of households as below the poverty line. There is a good chance, too, that a child of 1918 would have been born into a family where many of the male wage-earners were killed or wounded in the war. Our new retiree would have left school at 14 in 1932 to find him or herself competing for work in the worst of the Depression: even those with jobs were hardly steeped in affluence—the average weekly manual wages for men in 1938 were 69 shillings or about £35 in today's terms and women earned about half that. Today's pensioners early lives were lived before the founding of the Welfare State, when illness and unemployment could be major catastrophes. To celebrate his 21st birthday our new male retiree was conscripted into the Armed Forces to fight World War II; the women were encouraged into munitions work or the Forces and/or had to endure the bombing raids. At the end of the war our new retiree would probably have married and raised a family in the austere days of the late 1940s and 1950s and by the time prosperity came to Britain in the mid-1960s, was already well into middle-age. The reason for this brief history lesson is to stress the point that these experiences have moulded the perceptions and expectations of this generation. Times may be hard now for many of our pensioners but the fact is that they have been much harder. This is a generation that has learned the hard way to be self-reliant and 'to make do'. It is this fact more than any other, which, according to one research study, explains why retired people do not claim Social Security Benefits to which they are entitled<sup>8</sup> and which poses a considerable challenge to the ingenuity of information providers.

### *Free time*

Another feature of the life of retired people is that they have time on their hands. Excluded by government decree from the workforce they have also, for the most part, completed their obligations to their family, though it must be said that the newly retired are most likely to be the generation caring for very dependent elderly people, that is, their own parents (and this too has implications for information services). Older people's time tends to be used somewhat passively; watching television, listening to radio and 'just resting' top the league tables of daily activity.<sup>9</sup> This somewhat depressing account of elderly lifestyles should not blind us to the fact that most newly retired people have a great deal of energy, experience and talent. The new University of the Third Age, a self-help movement which has harnessed the vitality and commitment of hundreds of retired people in the cause of their own education, is a heart-warming demonstration of just how much older people still have to give; in this case, as teachers, learners, administrators and fund-raisers.<sup>10</sup>

### *Final phase of life*

Retirement is often a long phase, around 12–15 years on average (and indeed for early retirees, it may be the single longest phase in their lives) but it does represent a major

transition. During retirement, elderly people will be called upon to adjust to all kinds of losses: the loss of a job and the income, status and companionship that went with it; the gradual loss of health and probably mobility; and most painfully, the loss of spouse, contemporaries, even children. It is a tribute to retired people that most of them make these adaptations so well but it should not surprise us that a common, though under-recognized, problem of late life is depression. The needs of elderly people to reflect back on their lives, to come to terms with the achievements and disappointments of their own existence and to reminisce, are not simply overlooked but are in many cases frowned upon. We need to recognize that looking back is both a healthy and normal preoccupation amongst older people.

### **The implications for service providers**

The above briefly sketched profile of newly retired people suggests three main implications for those who are in any way involved in providing information services.

There is a need to be more sensitive as to who elderly people are and to the many reasons why their needs are often not expressed. A generation which is used to 'making do' is not likely to make demands for services or information unless the providers take a more active role in promoting what they have to offer. The 'come and get it' approach to information provision must be recognized as inadequate on its own. Information needs to be taken to where elderly people are, or where they congregate: to the post office (where information is supposed to be provided but is lamentably poor), to the doctor's surgery, to the public library especially the branch library, to community and day centres, but most of all, into elderly people's homes. Does meals-on-wheels need an information equivalent? Could more information be circulated with gas and electric bills? Could more use be made of local newspapers, or of telephone schemes such as the DIAL scheme, run by and for disabled people? Above all, what about radio and television? Over 90% of elderly people have a television set and, encouragingly, we have seen a number of programmes for this age group emerging in the last few years but perhaps we need to think beyond special programmes to more blatant forms of promoting information. Do we need to be training elderly people's professional visitors – the GP, the Community Nurse and Home Help – to be information brokers? One thing does seem clear, that information provided by 'the authorities' deters rather than attracts elderly customers. Information provision needs to be localized, homely and non-threatening before it is likely to be taken up by the elderly. Public libraries have an enormous potential in this respect as they constitute an acceptable venue to most, if not all, retired people and there is surely scope for locating Advice Centres of various kinds within their walls.

There is a need to adopt a broader definition of retired people's information needs. No one would deny that older people need sound information on housing, welfare benefits, health and social services but to draw the line there is to omit vast areas of older people's lives. The need may not often be expressed, indeed it may not even be felt, but retired people do need help, encouragement and guidance if they are to make positive use of the opportunities inherent in a life free from work. Information services for

elderly people cannot be regarded as complete if they omit reference to educational opportunities, to sporting and cultural activities, to clubs, holidays and a whole range of leisure pursuits. To this extent, information providers need to take on the role of consciousness-raisers, encouraging a generation largely uneducated in the use of leisure time to grasp the opportunities of living life unashamedly for oneself. Leicestershire libraries are worth mentioning in this context; a thriving Library Club for retired people provides a combination of talks, quizzes, readings, films and other activities for retired people. Older people who remain actively involved or interested in some pursuit are likely to be the ones who age most successfully and who make least demands on their GPs and the social services. Indeed there is a need for information about the ageing process itself and here again public, hospital and other libraries could take a lead in ensuring a basic collection of texts about ageing aimed at lay audiences.\* Equally, information providers and in particular public libraries have a role to play in providing both the stimulus to and the venue for self and local history groups, reminiscence groups and so on, both as an end in themselves and as a form of therapy for the older generation.

Finally, there is a need to harness the skills, enthusiasm and energies of older people in the provision of their own information services. Retirement, after all, is unemployment by another name and many older people welcome opportunities to be busy, active and doing some service for their own community. Properly trained and supported, there is no reason why retired people should not provide information and counselling services to their own peer group. Indeed, as service providers, we are all too ready to patronise older, retired people, to assume that they are incompetent and incapable and to wrest from them the very activities they could be doing for themselves.

\* The Centre for Policy on Ageing, which runs Britain's only specialist library on ageing, will be pleased to advise librarians on suitable texts. Please address enquiries to Hilary Todd, CPA, Nuffield Lodge Studio, Regent's Park, London NW1 4RS.

## References

- 1 Nuffield Foundation. 1947. *Old People: report of a survey committee on the problems of ageing and the care of old people, under the chairmanship of B. Seebohm Rowntree*. Oxford University Press, London. This is generally taken as the first survey of its kind in Britain.
- 2 Todd, Hilary (ed.), 1955-81. *Old age: a register of social research*. Centre for Policy on Ageing, London.
- 3 Epstein, Joyce. 1983. Communicating with the elderly. *Journal of the Market Research Society* 25, 3 (July), 239-262.
- 4 Age Concern Greater London Housing Working Party. 1977. *Housing advice for the elderly*. ACGL, London.
- 5 Moor, Hilary. 1977. *Housing Review* 26, 3 (May-June), 59-60.
- 6 Simes, Michael et al. 1980. *Do books still matter?: the library and information needs of the elderly in community day centres*. School of Librarianship, Leeds Polytechnic.
- 7 Age Concern. 1977-81. *Profiles of the elderly*, vols 1-6. Age Concern, Mitcham.
- 8 Kerr, Scott. 1983. *Making ends meet: an investigation into the non-claiming of supplementary pensions*. *Occasional Paper in Social Administration* 69, Bedford Square Press, London.
- 9 Abrams, Mark. 1980. *Beyond three score and ten: a second report on a survey of the elderly*. Age Concern, Mitcham.
- 10 Midwinter, Eric. 1982. *Age is opportunity: education and older people*. *Policy Studies in Ageing* 2. Centre for Policy on Ageing, London.