

# 10. Loneliness, relative deprivation and life satisfaction

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Among other things, the analysis presented in this chapter shows that:

- People aged 80 and older are the most vulnerable to loneliness.
- More women than men report feeling lonely, but this difference lessens with age and for those over 80 years old it remains notable only on the ‘feel lack of companionship’ dimension of loneliness.
- There is a socio-economic gradient in loneliness.
- Living with a partner and feeling her or him very close lowers rates of loneliness.
- Having children but not feeling close to any of them is associated with higher rates of loneliness than being childless.
- Contact with children is an important correlate of loneliness.
- People without friends report the highest rates of loneliness.
- The older people become, the less they feel that the money they have is insufficient to meet their needs.
- The older people become, the more they feel deprived compared with people around them.
- Being of pre-retirement age (less than 60) or over 80 negatively affects levels of satisfaction with life.
- Relationships with friends and family exert a powerful influence on people’s life satisfaction.
- Wealth is an important determinant of people’s life satisfaction but its effect declines over the age of 75.

## 10.1 Introduction

This chapter examines three related issues of great importance for people aged over 50: loneliness, relative deprivation and life satisfaction. The main objectives of the chapter are: (1) to describe self-perceived deprivation, whether this be social (i.e. loneliness) or material (lack of the means to live as one thinks appropriate), and life satisfaction; (2) to show the differences among the various population sub-groups in loneliness and relative deprivation

and well-being (life satisfaction); and (3) to examine how loneliness and relative deprivation influence these people's lives. Finally, it aims to explore the correlates of loneliness, relative deprivation and life satisfaction of people in England aged 50 and older.

Britain has a long tradition of studying loneliness (Victor et al., 2002). Loneliness refers to the experience of negative feelings due to the inadequacy of existing relationships (De Jong-Gierveld and Havens, 2004). It can be defined as 'situations in which the number of existing relationships [is] smaller than is considered desirable or admissible, as well as situations where the intimacy one wishes for has not been realized' (De Jong-Gierveld, 1987). Loneliness is an important concept for epidemiological and social research as it relates directly to human health and well-being (Cacioppo et al., 2002; Hawkley et al., 2003; Hawkley and Cacioppo, 2003; Cattán et al., 2005). There is a widespread view in Britain that loneliness is mainly a problem of old age (Victor et al., 2002). However, research shows that loneliness relates not only to age but also to other social and demographic characteristics such as gender, socio-economic status, marital status, quality of social networks and contact with friends (Pinquart and Sorensen, 2001). Thus, this chapter attempts to shed further light on the role that loneliness plays for older people in England by providing information on the prevalence of loneliness among people over 50 years old and the types of people at risk of loneliness.

As well as the loneliness that might be conceptualised as self-perceived social deprivation, this chapter also examines self-perceptions of relative economic deprivation. It focuses on perceptions of the adequacy of people's financial resources to cover their needs; individuals' own assessment of their economic position compared with their friends and other people around them; and of their ability effectively to meet their essential social needs. The purpose behind the inclusion of the relative deprivation section in this chapter is dual: first, along with the loneliness analysis, to contribute to our knowledge about the impact of self-perceived deprivation (whether social or economic) on the lives of older people in Britain; and second, to improve our understanding of the ways in which socio-economic deprivation influences human life, by highlighting a rarely discussed but interesting dimension of it that relates to individuals' own judgements about their socio-economic position.

Finally, this chapter focuses on respondents' life satisfaction and what might be its most important correlates. Life satisfaction is examined from the perspective of subjective well-being. Subjective well-being refers to people's own evaluation of their lives (Diener, Suh and Oishi, 1997); in conceptual terms it encompasses two major dimensions that should be understood as interrelated but independent: the emotional-affective (which can be divided further into negative and positive affect) and the cognitive-judgmental (Diener et al., 1985; 1999). Our study is concerned with the cognitive judgmental dimension of subjective well-being and attempts to explore 50-plus-year-old people's overall satisfaction with life, rather than with specific domains of it. This overall assessment is based on people's own criteria and standards (Diener et al., 1985) and reflects their global views of how well they are doing in their lives. The aim is for ELSA to provide a concise and accurate account of subjective well-being at the age of 50 years or more.

## **10.2 Measures**

ELSA measures loneliness with a four-item scale (Hughes et al., 2004), which is based on the widely-used 20-item Revised UCLA loneliness scale (Russell, 1996). ELSA's four constituent items are selected on the basis of their psychometric values and conceptual importance. They are:

1. How often do you feel you lack companionship?
2. How often do you feel isolated from others?
3. How often do you feel left out?
4. How often do you feel in tune with the people around you?

The dimensions of loneliness that this scale measures are self-perceived isolation, and relational and social connectedness. The response scale for all four items is a three-point Likert scale with the categories hardly ever/never; some of the time; and often. For the purposes of our chapter, the categories some of the time and often were combined so that all respondents are characterised as either feeling lonely (response categories some of the time and often) or not (response category hardly ever/never). This categorisation is employed in order to distinguish between people who clearly do not experience loneliness and people who do, so as to clarify which characteristics of human life relate to loneliness and which do not. The analysis uses all four questions in its aim to provide a comprehensive account of the various dimensions of loneliness and show what particular loneliness-related problems the various population sub-groups encounter.

Relative deprivation is measured by four questions aiming to capture not only its absolute and individual-centred dimension but also its social and comparative dimension. The questions employed are:

1. Please say how often you find you have too little money to spend on what you feel your needs are? (possible responses: never; rarely; sometimes; often; and most of the time)
2. Compared to the financial situation of other people living around here, would you say your household is ... (possible responses: much worse off; a bit worse off; about the same; a bit better off; much better off)
3. How does your financial situation compare with most of your friends, would you say your household is ... (possible responses: much worse off; a bit worse off; about the same; a bit better off; much better off)
4. Does having too little money stop you from doing any of the following things ... (the possible responses were yes or no). The interviewer coded all that apply from the following list of activities:
  1. buy your first choices of food items
  2. have family and friends round for a drink or meal
  3. have an outfit to wear for social or family occasions
  4. keep your home in a reasonable state of decoration
  5. replace or repair broken electrical goods

6. pay for fares or other transport costs to get to and from places you want to go
7. buy presents for friends or family once a year
8. take the sorts of holidays you want
9. treat yourself from time to time or
10. none of these

Finally, life satisfaction was measured with the satisfaction with life scale (SWLS), developed by Diener and his colleagues in the US (Diener et al., 1985). It consisted of five statements:

1. In most ways my life is close to my ideal
2. The conditions of my life are excellent
3. I am satisfied with my life
4. So far I have got the important things I want in life
5. If I could live my life again, I would change almost nothing.

The respondents were asked to say how much they agree or disagree with these five statements on a seven-point Likert scale, with options ranging from strongly agree to strongly disagree (mid point: neither agree nor disagree). For the purposes of this chapter, all three disagree statements are collapsed into one response category labelled disagree. This was decided on methodological and conceptual grounds. The former refers to the small number of people who disagreed with the five statements, which makes retaining the original seven-point scale not especially useful. The latter pertains to the authors' intention to highlight the factors associated with the enhancement of well-being rather than those that diminish it and make people feel dissatisfied with their lives. The life satisfaction summary score might range from 5 to 35 and higher values reflect greater satisfaction with life.

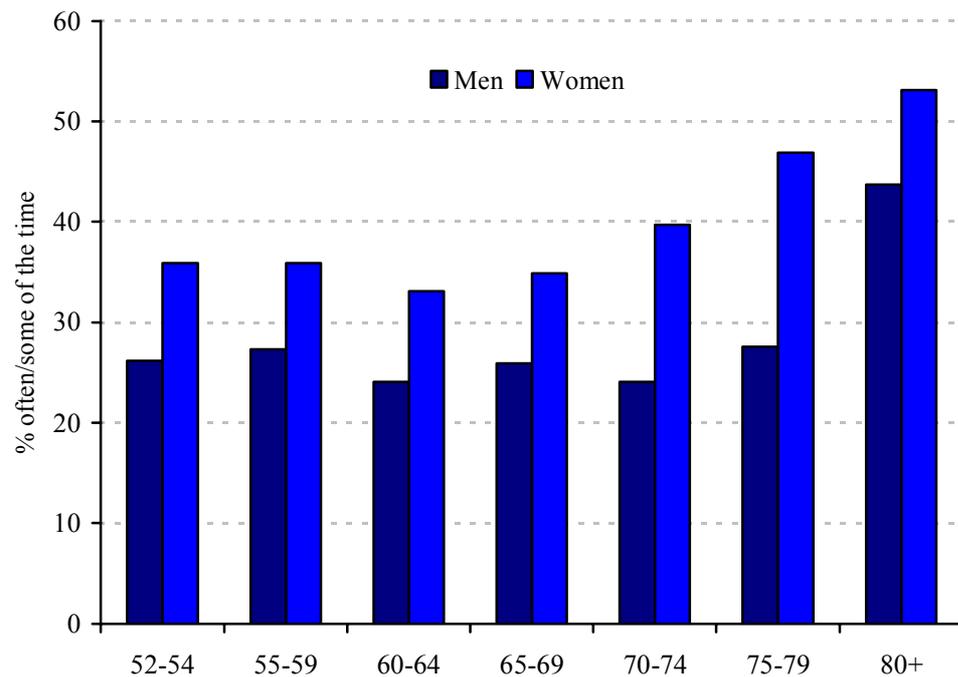
### **10.3 Loneliness by age and sex**

Age affects all four dimensions of loneliness and the main conclusions that we can draw from the analysis of this association are that (a) age relates to loneliness mostly in a non-linear way and (b) it is people over 80 years old who suffer most from loneliness. The shape of the distribution of loneliness across age groups, up to 80 years of age, is that of a flattened U, while beyond that age, the proportion of respondents feeling lonely increases significantly. The flattened U-shaped association between age and loneliness suggests that people in their 50s are slightly more vulnerable to loneliness than those in their 60s, while as age progresses and respondents approach 80 years old, loneliness rates increase again. People in their 80s or older report the highest rates of loneliness, a finding that suggests an age-related threshold that strongly influences loneliness and its effect on human life (Table 10A.1).

Considering the individual dimensions of loneliness (of the four examined here), it is 'feeling in tune with other people around' that relates most closely to age. Its association with age is closer to linearity than those of the other

loneliness dimensions, indicating that the older people become, the more they feel they are losing touch with their social environment. This gradual loss of contact with other people is followed by an increase in the rates of ‘feel lack of companionship’ past the age of 70 and an observable increase in the levels of ‘feel isolated from others’ at around the age of 75. The dimension of loneliness which seems to be most affected by age later in life (after 80) is the ‘feeling of being left out’. In conclusion then, age appears to be a factor that significantly affects all dimensions of loneliness and people over 80 are more vulnerable to loneliness than any other age group (Table 10A.1).

**Figure 10.1. Loneliness by age and sex**



Exploration of the potential association between sex and loneliness across age groups shows that, in general, both age and sex influence loneliness independently; the effect of age on loneliness is observed in both sexes and sex seems to exert an impact on loneliness over and above age – men appear to be less vulnerable to loneliness than women across the age spectrum. As regards the potential sex-differences in the rates of loneliness, significantly fewer men than women feel a lack of companionship, in all age groups. The same applies to the cases of feeling left out and isolated from other people up to the age of 80 years, but beyond this age, sex differences between men and women disappear. No systematic sex-difference is observed across age groups for the ‘feel in tune with other people around’ dimension. A point worth noting about the potential sex difference in loneliness is that this declines for those aged 75 and over: this stage appears to be a period at which men and women suffer equally from loneliness. The only exception is that considerably more women feel a lack of companionship than men of the same age (Table 10A.2 and Figure 10.1).

## **10.4 Loneliness by wealth**

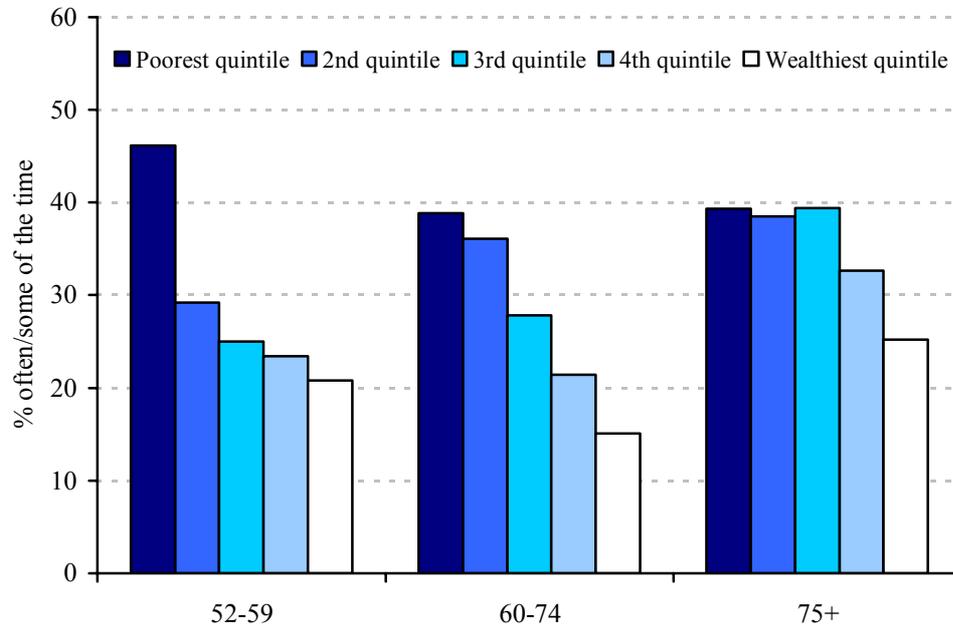
The primary conclusion that we can draw from our examination of the association of age and loneliness across wealth quintiles is that wealth is a major correlate of loneliness across age groups. The effect of wealth on loneliness is purely linear (only the oldest age group constitutes a minor exception to this general rule) and it seems that there is an economic gradient in loneliness over and above age. The gradient is clear for all four dimensions of loneliness and in some cases is very steep, with the poorest respondents reporting double or greater the rates of feeling lonely than their wealthiest counterparts. Specifically, we found that in all but the oldest age group, the wealthier the respondents, the less lonely they feel. The only exceptions to this pattern are (a) slightly lower percentages on the ‘feel lack of companionship’ dimension of those in the fourth quintile of wealth compared with those in the fifth (the wealthiest) quintile (though this applies only to participants aged 52–59); and (b) inconsistency in the association between ‘feeling in tune with people around’ and wealth quintiles at age 60 and over.

Another interesting characteristic of the association between wealth and loneliness is that the magnitude of the differences in loneliness among the wealth quintiles is variable. On all four dimensions of loneliness, the differences between those in the poorest and those in the second poorest quintiles are far greater than those observed between any other adjacent quintiles. These striking differences clearly show that up to the age of 75 years, the poorest respondents constitute the section of the population most vulnerable to loneliness. A further interesting observation is that for the younger group (aged 52–59), the differences between the three wealthiest quintiles on all four dimensions of loneliness are not great. But eventually, this trend changes and at age 60–74, the differences become greater. In the oldest group (75 and over), the pattern of association between wealth and loneliness is somewhat different. On all four loneliness dimensions, the differences between the poorest quintile and the second and third quintiles decrease (in fact, for ‘feel left out’ and ‘feel isolated from people around’, those in the second quintile report slightly lower rates than those in the third quintile), while the distances between the first three quintiles and the fourth, or between the fourth and the wealthiest quintiles, increase (the only exception for the latter is observed on the ‘feel in tune with people around’ dimension) (Table 10A.3).

But beyond the comparison of wealth quartiles, examination of the association of age and loneliness within each wealth quintile shows that age affects loneliness in different ways. In the poorest quintile, the older respondents generally feel less lonely than their younger counterparts (the only exception to this trend is on the ‘feel lack of companionship’ dimension). Nevertheless, the differences between the three age categories within the poorest quintile are quite small, indicating that age plays a minor role in poor respondents’ degrees of loneliness. In the second quintile, the association between age and loneliness is linear and exactly the opposite from that of the poorest quintile: the younger the respondents, the less lonely they feel. This also seems to be the case for respondents in the third quintile of wealth. In the two wealthiest quintiles, the association between age and loneliness seems to take more of a

U shape, with respondents in their 60s and early 70s feeling less lonely than both their younger and older counterparts. In general, it seems that the wealthier the respondents, the more significantly age affects their loneliness levels (Table 10A.3 and Figure 10.2).

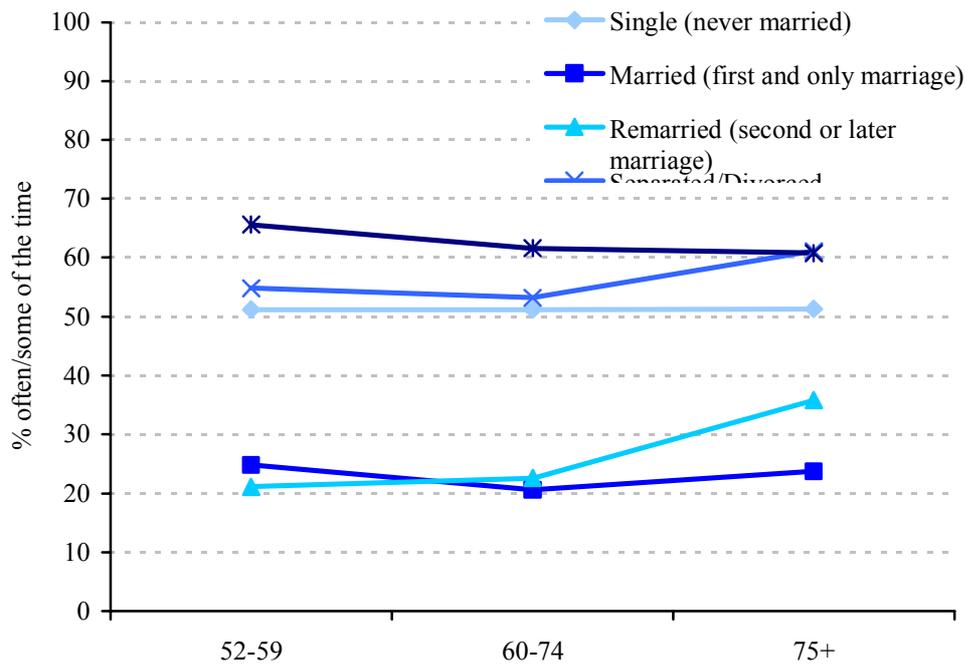
**Figure 10.2. Feel isolated from other people by age and wealth**



## **10.5 Loneliness by marital status and closeness of relationship with spouse**

Marital status appears to be a major correlate of loneliness. Respondents who were not married at the time of interview were significantly more likely to be lonely than the group of married people and this was observed across all age groups. In particular, respondents who are either widowed or separated/divorced report feeling lonely much more than those who are married (or remarried). The percentage of widowed respondents reporting a lack of companionship is almost three times higher than that of the married respondents, while roughly twice as many widowed respondents ‘feel left out’ or ‘feel isolated from other people’ compared with married people. Single respondents who have never married seem to constitute an intermediate category, with scores on the various dimensions of loneliness in between those of widowed or divorced/separated, and married. We can see no major age-related increase or decrease in loneliness for any marital status category across the age groups. This is a major finding, suggesting that the loneliness of an individual is influenced more by her or his marital status than by her or his age (Table 10A.4 and Figures 10.3 and 10.4).

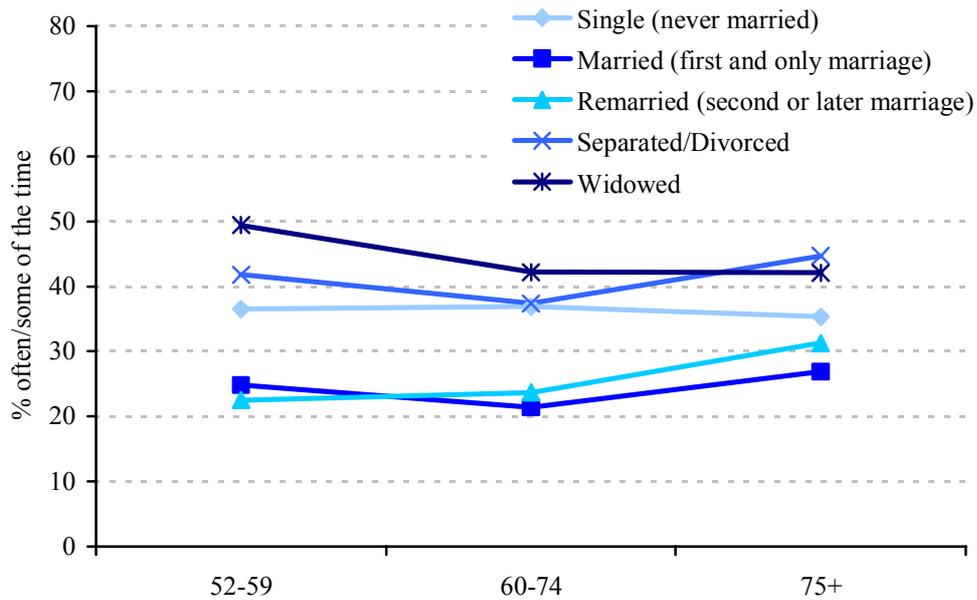
**Figure 10.3. Feel lack of companionship by age and marital status**



Generally, widowed respondents consistently do worse than any other group in every aspect of loneliness (apart from ‘feeling in tune with other people’) across age unless they are over 75 years old, in which case it is the separated or divorced participants who face the greatest loneliness. Interestingly, the oldest widowed respondents do somewhat better in terms of loneliness than their younger counterparts, reporting slightly lower levels of loneliness. This age difference might indicate either that widowhood is more strongly linked to loneliness when it happens earlier than expected in life, or that widowed people of 75 years and more cope better with their widowhood (some of them might have become widowed earlier in life and therefore have had time to adjust to their situation) (Table 10A.4 and Figure 10.4).

Age does not seem to affect the loneliness rates of single (never married) respondents. The proportion of single respondents reporting that they either feel a lack of companionship or feel isolated from other people remains remarkably stable across time. The percentages of single people on the other two loneliness dimensions (‘feel left out’ and ‘feel in tune with other people around’) slightly decrease as people get older. In contrast, the percentages of lonely people among the married or divorced/separated people once they pass 75 years of age increase steadily. In conclusion, it seems that age loses much of its importance as a correlate of loneliness when the association with marital status is accounted for and therefore that the assumed age-effect on loneliness seems to be at least partly a by-product of the connection between loneliness and other variables (Table 10A.4).

**Figure 10.4. Feel isolated from people around by age and marital status**

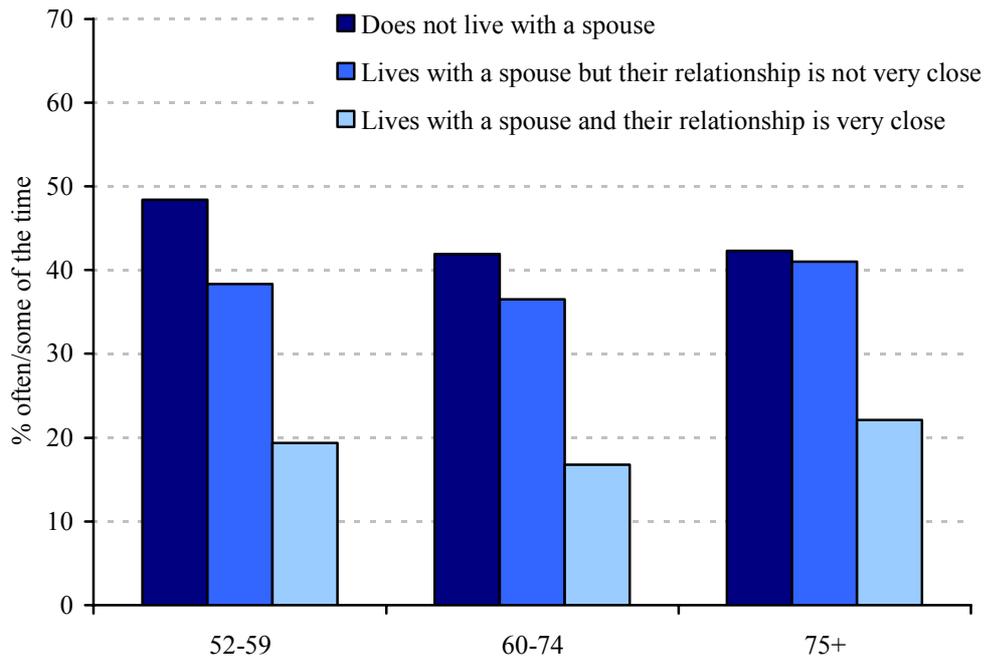


Our analysis also shows that it is not merely living with a partner that decreases loneliness but also the closeness of that relationship. Being married or living with a spouse or partner does counteract loneliness where the couple has a very close relationship, but otherwise, marriage or cohabitation loses much of its importance as a defence against loneliness. The general pattern of the association between living with a spouse or partner and loneliness is that those whose relationship to their partner is very close feel much less lonely than those whose relationship is not very close; the latter in turn feel less lonely than those living without a spouse or partner. Nevertheless, the differences between those living without a partner and those living with one who is not very close to them are not considerable in any loneliness dimension and most importantly are observable only in the youngest group (52–59). Moreover, these differences become even less pronounced as people age and disappear completely in the 75+ group. In contrast, the differences between those who live with a spouse or partner who is close to them and the other two categories are great and remain intact throughout life (Table 10A.5 and Figure 10.5).

For each dimension of loneliness, the greatest difference between respondents who do not live with a spouse or partner and those who do (irrespective of the closeness of the relationship) is observed on the ‘feel lack of companionship’ dimension. Approximately five times as many people in the category ‘not living with a spouse/partner’ report that they often or sometimes feel a lack of companionship than those living with partners to whom they feel very close. While the difference between the latter and those who live with a spouse to whom they do not feel very close is relatively small, in absolute terms this is not negligible as its average value across age groups is 17.3%. It is worth pointing out here that the proportion of spouseless people who often or sometimes feel a lack of companionship is the highest observed in this study, a finding that clearly shows loneliness to be a major problem for people without

a spouse or partner. In terms of feeling left out and isolated, the differences between those without a partner and those with a spouse or partner but to whom they do not feel very close, are small compared with those between these two groups and those who report a very close relationship with their partner. Finally, it seems that the ‘feel in tune with other people around’, dimension of loneliness is the only one that is more influenced by age than by the relationship with a spouse/partner (Table 10A.5).

**Figure 10.5. Feel isolated from people around, by age, living with spouse/partner and closeness of relationship to her/him**



## 10.6 Loneliness by relationships and frequency of contact with children

Another facet of human life that is expected to influence loneliness is parenthood, closeness of the relationships with children and frequency of contact with them. But before discussing the relevant tables (Tables 10A.6 and 10A.7), we should state that the proportion of people who report either not feeling close to any of their children, or rarely having contact with them, is very small (see the respective bases in Tables 10A.6 and 10A.7) and therefore any conclusion drawn for these categories of people should be treated with caution.

Bearing this in mind, the first conclusion we can draw from our study is that people who have children but do not feel close to any of them report consistently higher rates than childless people on all dimensions of loneliness except ‘feel in tune with people around’. This finding suggests that having children should not be considered *a priori* a factor preventing or lessening

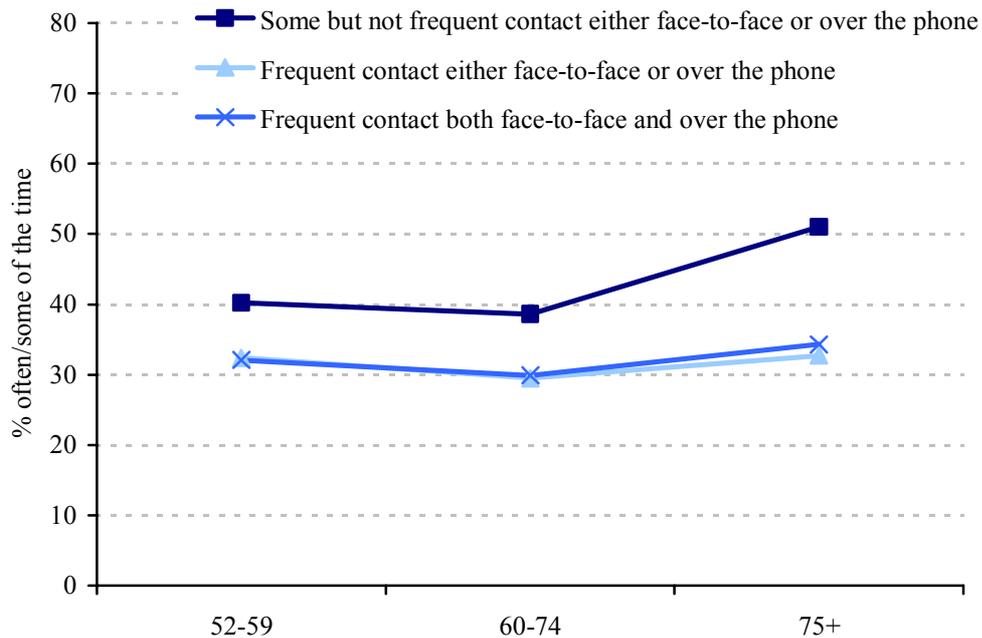
loneliness and that childless people do not necessarily suffer more loneliness (at least up to age 75, for which we have adequate data). A related finding refers to the variation in the differences in loneliness between those with children to whom they do not feel close and the other two groups as age progresses (up to age 75). These differences are greatest for those in the youngest group (52–59) and decrease significantly in the next age group (60–74). Finally, it is worth highlighting that the associations between having children or not and the closeness of the relationship with them seem to follow similar patterns on all four dimensions of loneliness, across age (Table 10A.6).

Frequency of contact with children appears to be an important correlate of loneliness, as people who have frequent contact with their children (at least once or twice a week, irrespective of whether this is face-to-face or over the phone, or both) feel less lonely than those who have less frequent contact or no contact at all. There are no considerable differences between having frequent contact with children either face-to-face *or* over the phone and having frequent contact with children in *both* ways. This indicates that it is not necessary for older parents frequently to meet their children face-to-face; frequent phone contact seems to function equally well as a means of communication that effectively reduces loneliness. The only slight exception to this conclusion relates to the lack of companionship in the groups aged 60–74 and over 75, where those who frequently meet *and* speak over the phone with their children feel a lack of companionship to a greater degree than those who either meet up *or* speak over the phone frequently with their children (while the reverse is true for the youngest group) (Table 10A.7).

Table 10A.7 also shows that having rare or no contact at all with children raises considerably the loneliness levels of parents in their 50s; they are the loneliest group of parents on all four loneliness dimensions. Nevertheless, this is not observed in the intermediate age group, where parents who have no contact with their children report the same loneliness levels as those having some but not frequent contact (except in the ‘feel lack of companionship’ dimension). Moreover, Table 10A.7 shows that from the age of 60, a meaningful two-fold division of parents can be made according to how often they contact their children, between those parents who have any kind of frequent contact (once a week or more) and those who have frequent contact (either meet or speak over the phone or both). These two categories have distinctly different loneliness profiles and any policy aiming to fight loneliness should take them into account.

Age seems to affect loneliness in all categories of frequency of contact with children. In each category except that of people having rare if any contact with their children, those belonging to the older group (75+) report higher rates of loneliness than the younger respondents of their respective category. However, the differences between parents who have some frequent contact with their children and those without frequent contact with their children remain stable across the age groups. Age plays a somewhat different role for those contacting their children rarely or not at all. The progression of age in this category seems to reduce their feelings of isolation and being left out (Table 10A.7).

**Figure 10.6. Feel left out, by age and frequency of contact with children**



## 10.7 Loneliness by relationships and frequency of contact with friends

Our data suggest that a lack of friends makes people in their 50s and older particularly vulnerable to loneliness. They also show that having an adequate number of close friends (at least two) is one of the best ways to avoid loneliness in middle and old age. The analysis reveals that by and large, it is friendless people who suffer mostly from loneliness, followed by those with only one close friend and not, as expected, by people without any close friends at all; people with no close friends feel less lonely than those with only one friend and are lonelier only than those with two or more close friends. It also shows that those who report the lowest levels of loneliness are the people who have seven to ten close friends (Table 10A.8).

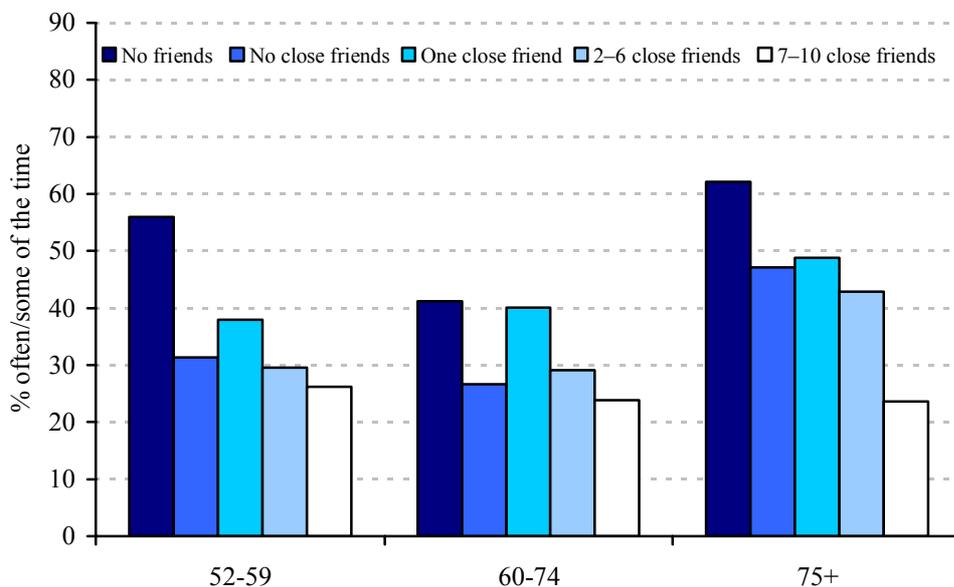
People without friends consistently report higher rates of loneliness than any other group on all aspects of loneliness. In fact, they report the highest loneliness rates (across age groups) observed in this report, with the exception that on the dimension of 'feel lack of companionship' they report the second highest rates, only falling below those who live without a partner. This means that friendship is the most significant correlate of loneliness for older people in England and constitutes a major regulator of it (apart from the companionship-related aspect, which is determined mostly by the closeness of the relationship with a spouse). Interestingly, in the group of participants without friends it is the youngest people who suffer most from loneliness. Age contributes to a decrease in the excessive loneliness rates of friendless participants (at least as regards feeling isolated, feeling left out and feeling out of tune with other people around): approximately 10% fewer friendless people report feeling

lonely at the age of 60 or older than their counterparts in the youngest age group. Thus, it seems that friendlessness is a greater problem at middle age than for those aged 60 or more (Table 10A.8).

Another remarkable finding is that people with no close friends in most cases feel less lonely than those with one close friend (irrespective of the loneliness dimension examined). This finding is surprising in the sense that we might expect that the presence of a close friend-confidant would contribute to lower levels of loneliness. This finding is probably related to respondents' socialisation choices, but more research is needed in this area if we are to understand it more deeply. The proportion of lonely people among those with only one close friend and its change across age remains more or less stable up to the age of 75, when we observe an increase in feelings of isolation and lack of companionship (Table 10A.8).

People who have at least two (and up to six) close friends generally report lower rates of loneliness than those with no close friends; they feel less isolated and left out (the exception here is the intermediate age group (60–74), where the difference between the two groups disappears completely). In relation to feelings of lack of companionship, the rates are similar across age groups; a coincidence which might indicate that friends are not the only possible companions for middle and older age people, and which strengthens the conclusion about the importance of a spouse or partner as a companion. As expected, age affects the loneliness rates of this category; many more older people (75+) report feeling lonely than younger people (Table 10A.8 and Figure 10.7).

**Figure 10.7. Feel left out, by age, having friends and closeness to them**



People who have seven or more (up to ten) friends appear to feel consistently less lonely than any other category across the three age groups. The proportion of lonely people among them is one of the lowest observed in this report and the percentage of people in their 50s from this category who report that they

never or rarely feel in tune with the people around them is the lowest that we observed.

Another surprising characteristic of this group is that age appears not to affect their companionship-related feeling. People who have seven to ten close friends seem to have the same low rates in the 'feel lack of companionship' aspect of loneliness across age. This is important because these people constitute the only exception to the empirical rule (drawn from all tables in this chapter) that people's feeling that they lack companionship increases with age. So, it seems that having a substantial number of close friends is a way for people to meet their general need for companionship (Table 10A.8 and Figure 10.7).

In contrast to the closeness of relationships with friends, frequency of contact with them appears not to be a major correlate of loneliness. It somewhat influences the degree of loneliness for people in their 50s, but it does not play a major role for those aged 60 or older. Thus, the effect on loneliness of frequency of contact with friends seems to be confined to middle age, while for those who are older, it is just observable (the only exception is those with very rare or no contact with their friends, who at age 75 or more, feel more isolated, more left out and less in tune with other people than any of their counterparts). At this point, we should note that very few people report having very rare or no contact at all with their friends (Table 10A.9).

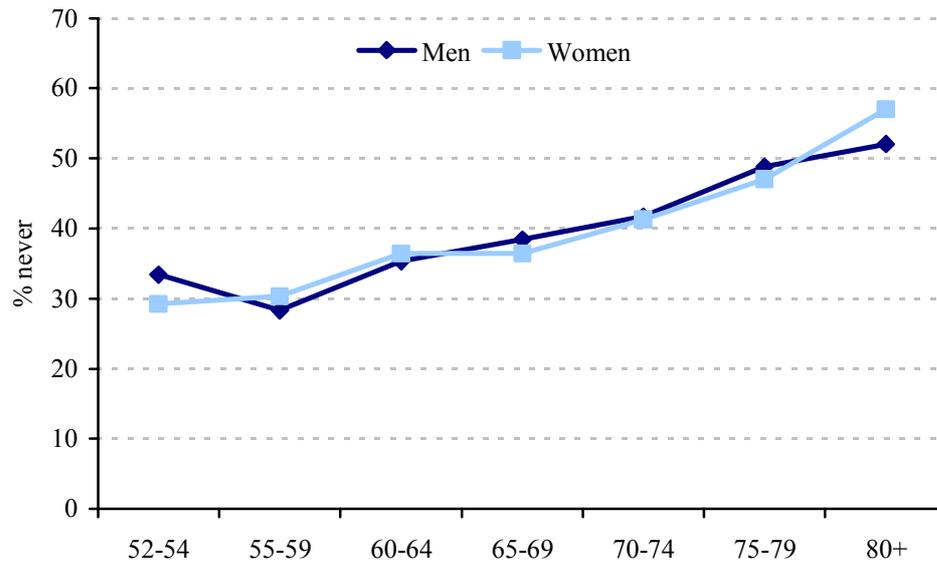
## **10.8 Relative deprivation by age, sex and wealth**

Tables 10A.10–10A.14 present participants' views of whether they are deprived, and in what ways age, sex and socio-economic position influence these views. Close analysis of the age- and sex-related tables of relative deprivation (Tables 10A.10, 10A.12 and 10A.14) reveals two interesting things about people's differing views of the adequacy of their economic resources. The first is the seemingly contradictory findings between on the one hand, a negative association between age and feelings of lacking sufficient money to cover needs and on the other hand, a positive association between age and feeling deprived compared with friends and the social context. The second thing is the observed sex differences in feeling relatively deprived.

It seems that the association between age and having adequate financial resources to meet one's needs is linear in both sexes and the oldest group in the sample (80+) appears to feel the least deprived of all age groups (Table 10A.10 and Figure 10.8). But this rather positive observation tends to disappear when the association is viewed from a somewhat different angle. The analysis suggests that the association between age and deprivation ceases to be positive when the latter is considered as context-dependent, related to a person's individual position in her or his social environment. In that case, the older people become (at least up to the age of 75), the more deprived they feel compared with nearby people or friends (Table 10A.12 and Figure 10.9). A simultaneous examination of Tables 10A.10 and 10A.12 leads to the conclusion that older people appear feel more capable of covering their costs

than their younger and wealthier counterparts (probably because their consumption requirements are fewer and therefore can be more easily met with less money), but nevertheless they feel more deprived than other people around them. This occurs mostly because the feeling of deprivation includes a strong comparative dimension, which relates not to meeting basic everyday needs but to socio-economic standing within the community or society. Older people feel that because they are old, they live at the periphery of life regardless of their ability to meet their everyday needs (Tables 10A.10 and 10A.12).

**Figure 10.8. Relative deprivation (never lacking money to spend on own needs) by age and sex**

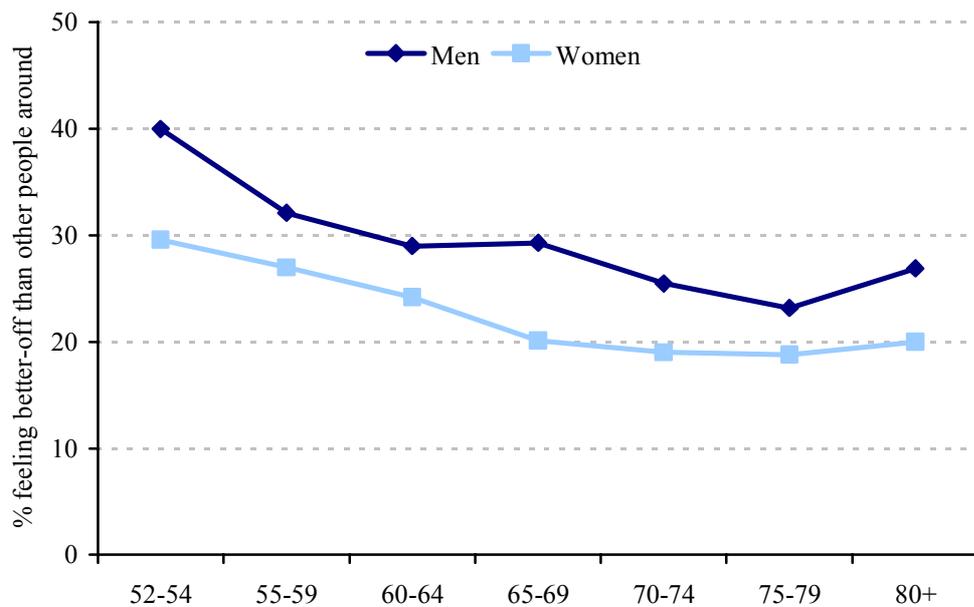


The second issue that emerges from Tables 10A.12 and 10A.14 relates to men's and women's different perspectives on relative deprivation. Women across age groups report feeling more deprived than men when deprivation is defined in relation to the social context or when it is connected to social activities. Nevertheless, no sex differences are observed in Table 10A.10, where relative deprivation is measured as adequacy of the person's financial resources to meet her or his needs. The fact that women constantly report higher rates of relative deprivation in questions related to social comparison probably indicates their higher expectations and underlines the need to examine deprivation predominantly within the context of social systems rather than in absolute terms (Tables 10A.12 and 10A.14).

Tables 10A.11 and 10A.13 provide data on the association between wealth and self-perceived deprivation. As expected, in most cases this is linear across the various age groups though there are some exceptions. Table 10A.11 describes the association between wealth and adequacy of economic resources to cover one's needs. This is purely linear across age groups, with no exception. A close examination of Table 10A.11 reveals two interesting findings: the first is that the association between age and the self-assessed adequacy of a person's economic resources to cover their own needs is linear only in the poorest

quintile, while the further up the wealth quintiles we move, the less clear the pattern of this association becomes. This finding – in conjunction with the fact that in the poorest quintile the difference between the younger and the older respondents’ assessments of their ability to meet their needs is the greatest of its kind – shows that age influences judgement about socio-economic position and ability mostly in the case of the poorer participants. It is less true for their wealthier counterparts. The second interesting finding is that the differences in self-assessments of economic ability between people in the poorest and wealthiest quintiles decreases as age increases. Table 10A.13 shows that wealthy and younger participants tend to feel better off than their friends or people around them. It also shows that the association between wealth and relative deprivation (feeling better off than people around or one’s friends) across age groups is not linear. Similarly, it shows that age relates to self-perceived deprivation across wealth quintiles in a non-linear manner. Taken together, these findings suggest that both wealth and age influence self-perceptions about deprivation.

**Figure 10.9. Relative deprivation (feel better off than other people around), by age and sex**



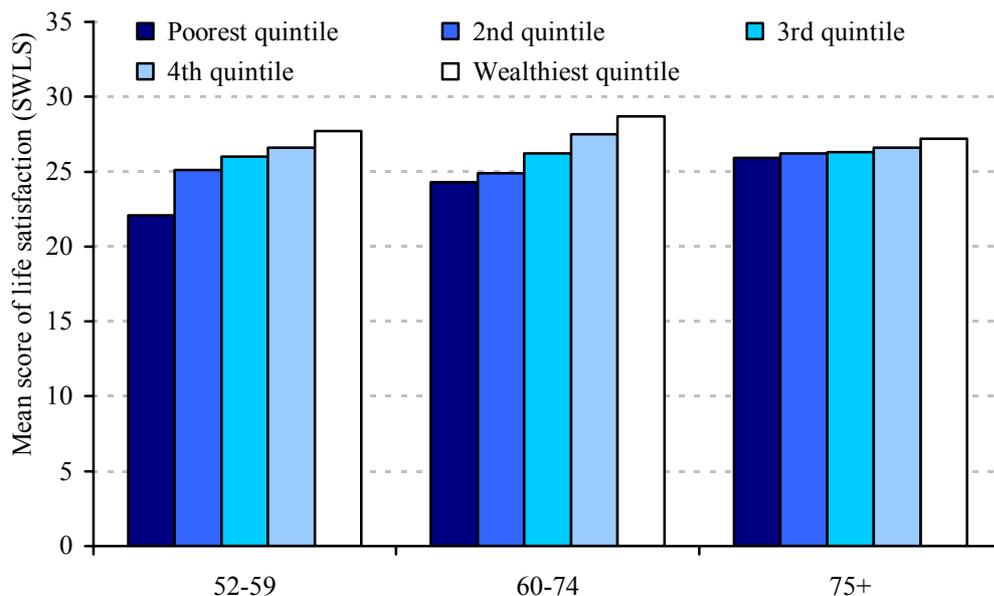
## **10.9 Life satisfaction by age, sex and wealth**

There are interesting findings to note from looking at the relationship between age and the five life satisfaction statements. Analysis shows that the oldest (80+) and those aged 55–59 generally report the lowest life satisfaction (the lower the score the less the satisfaction with life) and highlights the 60s and early 70s as a stage of life at which people are more satisfied. The only clear exception to this general conclusion is the fifth life satisfaction statement used, to which age is related in a linear manner: the older the people become, the less willing they are to change something in their lives if they could live them

over again. The examination of the mean scores on the life satisfaction measure, which is also calculated for each age group, shows this trend more precisely. The mean score is lowest for those 55–59 years old, but then rises with age until we reach the group aged 75 and over. The biggest age-differences are observed in the final statement (‘if the respondent could live their life again, they would change almost nothing’). Arguably, the younger respondents have more time and opportunities to change the things in their lives that they are unhappy with, whereas the older respondents may either be genuinely happier with their lot in life, or have resigned themselves to no longer being able to make big life changes (Table 10A.15).

Table 10A.15 also explores the potential sex differences in life satisfaction across age. The general trend of the association between age and life satisfaction for both men and women is for the two older groups to score higher than the youngest; but there are some observable sex differences: the older men are, the less they disagree with the five statements (the only slight exception to this is the third statement), while for women this is true only for the two last statements. Women of the middle age group (65–69) consistently report the highest agreement and the lowest disagreement scores on the first three statements. The overall results for the sexes (without taking age into account), show women tending to report slightly higher rates of disagreement than men with all but the last statement, e.g. 14% of women disagree that their life is close to ideal, compared with almost 12% of men. The mean score on life satisfaction was calculated for each age group by sex and reflects these results. Men aged 70–74 have the highest mean score (27.4) both within the age groups for men only, and also between men and women. For women, the highest mean score (26.6) occurs in the 65–69 age group. Overall, men have a slightly higher mean score than women (26.4 compared to 26.1) (Table 10A.15).

**Figure 10.10. Life satisfaction (mean score), by age and wealth**



The examination of the association between life satisfaction and wealth across age groups reveals some interesting findings. Wealth is linearly related to life satisfaction and there is a clear socio-economic gradient up to the age of 75, where the effect of wealth, although it remains important, seems less strong (in the case of the fifth statement it is virtually non-existent). Thus, the wealthier people are in their 50s, 60s and mid-70s, the higher their levels of life satisfaction (Figure 10.10). The most dramatic wealth-related differences occur in the age group 52–59, both between adjacent groups and between the poorest and wealthiest groups; e.g. nearly two-in-five of those in the poorest quintile disagree with the second statement (that the conditions of their life are excellent), compared with a little over one-in-five of those in the second quintile and one-in-ten of the wealthiest quintile. Interestingly, the association between age and life satisfaction becomes weak and does not seem to follow any particular trend once examined across wealth quintiles (Table 10A.16 and Figure 10.10).

## **10.10 Life satisfaction by age, social relationships and loneliness**

Overall, Table 10A.17 suggests that family relationships are an important correlate of life satisfaction for both men and women. In most cases, family relationships and life satisfaction are associated in a linear way, though not for people over 75. It also shows that there are no notable differences between the sexes in life satisfaction when this is broken down by family relationships across age groups. The relationship with the spouse or partner relates to life satisfaction in a linear way for both sexes, in the two youngest groups (52–59 and 60–74); those not living with a spouse or partner have the lowest mean life satisfaction score, while those living with a spouse or partner with whom they do not have a very close relationship have a lower mean score than those who have a very close relationship with their spouse or partner. For the over 75-year-olds, the situation is different – those not living with a spouse or partner have higher life satisfaction scores than those not having a very close relationship with a partner, while those who feel very close to their partner report the highest scores. The particularity of this age group might tell us that at 75 and older, widows and widowers have come to terms with their situation and it no longer so greatly affects their life satisfaction.

It is clear, however, that having close relationships with at least one of their own children considerably raises the life satisfaction of both men and women across all age groups. Interestingly, those who are childless generally have higher mean scores than those who have children but are not close to them, e.g. women aged 52–59 with no children have a mean score of 24.3, compared with a score of 19.7 for those who have no close children. But as mentioned above, the number of people in our sample who are not close to their children is very small and therefore we should treat this conclusion with caution. Concerning the association between frequency of contact with children and life satisfaction, there is a clear trend of an increase in the mean score of life satisfaction as contact with children becomes more frequent (looking at the ‘total’ column). Nevertheless, this association is not clearly linear across age

groups (especially for women). The definite conclusion that can be drawn is that having some kind of frequent contact with one's own children raises considerably one's levels of life satisfaction (Table 10A.17).

Friendship is another important correlate of life satisfaction. In both sexes and across all three age groups those who report not having friends have considerably lower life satisfaction mean scores than any other group – a finding that indicates the great importance of friends for life satisfaction in middle and older age. Nevertheless, Table 10A.18 shows that friendships influence the perceptions of life satisfaction differently in men and women. In men, the associations between friendships and life satisfaction across age groups, and age and life satisfaction within the 'number of friends' categories, are linear without exception. That is, the more friends a man has, the higher his life satisfaction, regardless of his age. In contrast, women who have just one close friend report lower life satisfaction scores than those with no close friend. This trend is observed in all three age groups and probably indicates that women who have selected friendship as a main socialisation pathway but have failed to have an adequate number of close friends, experience a decrease in their life satisfaction rates compared with those women who have decided not to invest a great deal of effort into making and maintaining close friendships. Women also differ from men in terms of the effect of age on life satisfaction within each 'number of friends' category, as this does not follow any particular pattern. We can conclude that for the life satisfaction of women aged 60 and over, age is less important than an adequate number (two or more) of close friends.

Having taken into account the small number of people with very rare or no contact at all with their friends, it seems that frequent contact with friends increases people's life satisfaction. An examination of the totals for both men and women shows that the more frequent the contact with friends, the higher the life satisfaction. But a more detailed exploration of this association shows that there are sex-related differences that need to be discussed. In men, the trends are linear and more frequent contact with friends is associated with higher life satisfaction, while in women frequency of contact with friends does not necessarily relate to life satisfaction (Table 10A.18).

Loneliness appears to be a major correlate of life satisfaction for both men and women: those respondents who report feeling lonely have consistently lower life satisfaction mean scores than those who do not. As expected then, all dimensions of loneliness influence people's life satisfaction. Table 10A.19 also shows that loneliness and life satisfaction are clearly related regardless of age (Table 10A.19).

Finally, Table 10A.20 shows that life satisfaction is closely related to health, as self-perceived health is found to be a major correlate of life satisfaction. The healthier people are, the more they feel satisfied with life.

## **10.11 Conclusions**

The data from the second wave of the English Longitudinal Study of Ageing presented in this chapter provide valuable insights into the prevalence of four

different dimensions of loneliness in contemporary England and the sub-groups of the population that are at the greatest risk of loneliness. Our data show that more than two in three people neither feel a lack of companionship nor feel left out at all, and do not feel at all isolated from other people. Nevertheless, less than half of the population often feels in tune with the people around them. With respect to the prevalence of loneliness (% often), a little less than 5% feel left out, a little over 5% feel isolated from other people and nearly 7% feel a lack of companionship. It is only on 'feel in tune with other people around' where the proportion reporting never or hardly ever is somewhat higher (14%). These data are directly comparable to other recent British studies on loneliness. One recent study, which uses a single-item self-reported loneliness measure, suggests that the prevalence of loneliness is 7% (Victor et al., 2005), while another, which focuses on loneliness in Britain after the Second World War, reports that four studies conducted from 1948 show that the prevalence of loneliness in Britain ranges from 5% to 9%. This coincidence in the rates between our data and the findings of these other studies is indicative of the validity of the ELSA loneliness data and suggests that ELSA, given its powerful and multidisciplinary design, could be used as a useful guide to assess the loneliness levels of British people aged over 50. The ELSA data matches the findings of many other recent studies (Pinquart et al., 2001; Pinquart, 2003; Savikko et al., 2005), showing that the risk factors for high rates of loneliness are related to being aged 80 years or more, low levels of wealth, not living with a spouse or partner (and or not being married), having no friends, and not having a close relationship with any of one's children. They also point out that the association between relationships and loneliness contains a qualitative dimension: those with a very close relationship with their partners, who feel close to at least one of their children, who have frequent communication with their children, and have at least two close friends, report the lowest rates of loneliness. Moreover, women seem more likely to feel lonely than men.

Regarding relative deprivation, the data present valuable complementary information to what we already know about socio-economic inequalities. The data show that older people are more likely to believe that they have sufficient resources to meet their needs more easily than their younger counterparts. But they also suggest that older participants feel more deprived than other people around them. This interesting pair of findings tells us much about the social construction of our socio-economic reality and stresses the importance for research and policy-making of focusing not only on the economic input into a household but also on the perceptions of household members about it, its relative value in the wider social context within which the household exists and the comparative advantage that the economic input brings to the household.

The life satisfaction part of the analysis provides insights about the well-being of middle-aged and older people in Britain. It shows that wealth is a major correlate of life satisfaction for the two youngest groups (52–59 years), but is less so for the oldest (75 and over). This means that wealth influences greatly life satisfaction roughly up to the age of 75 years and then its effect lessens. But before we can draw any definite conclusion, further research is needed on this matter. The analysis also shows that there is a decline in life satisfaction at

pre-retirement age (before 60) and at 75 years and older, and highlights the importance for well-being of bonds with family and friends. Moreover, it suggests that sex is not a major correlate of life satisfaction, as the observed differences between men and women are minor and of some importance only for those aged 75 and more, where men appear to be slightly more satisfied with their lives than women. A further interesting conclusion that can be drawn from our results when compared with those of other studies, is that the ELSA respondents generally report higher mean life satisfaction scores than older people in other countries (see Pavot et al., 1991). But this conclusion is tentative because ELSA has a different design (e.g. a much larger sample size) than most of these studies and it may be that the observed higher life satisfaction scores of ELSA respondents are a function of methodological differences.

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