

Intergenerational fairness: How are older people positioned in the UK 2019?

Throughout the world, more people are surviving into the later decades of life

This is very evident in the UK where 18% of the 65.6 million population in 2016 was 65 years or older, 2.4% aged 85 plus. More women survive to experience these later years, as do more people from ethnic minority groups.

The media frequently identifies 'the elderly' as a group which is equated with 'burden' and 'suffering'. Lately we have learned that older people are financially better off than their equivalents in the 1950s, 60s, 70s etc: This generation of older people is fitter than its predecessors, people have been better educated, have been able to make provision for their futures by investing in a house, saving and contributing to pension schemes, and supporting their families. They have benefited from a life within a country generous in its care for people of all ages.

There is now concern for the welfare of younger people who are growing up and growing older in a country which is more hostile: jobs are less secure,

housing is less affordable, educational opportunities perhaps less relevant than they might be.

A case is made for conflict between the generations: the easy life of older people against the deprived struggle of younger people. But when you ask – you find that there is no conflict: families love each other across generations. There is massive support and care from older relatives toward their children, grandchildren and great grandchildren. This is appreciated at every level.

The late great geriatrician Bernard Isaacs shocked us by declaring: 'Let's get rid of the elderly'. He meant: 'Let's get rid of 'The Elderly' – a group falsely labelled as alien – to be dismissed as out of touch, dependent and depressing, and a burden – now apparently leading the high life at the expense of everyone else.

In truth there is no conflict between generations. We are all as one in being troubled by the state of the world and by the mess which our own country has fallen into – a mess of our own construction in many ways but perhaps not in all. The challenge is to analyse the present and plot a better future – together – not in conflict.

The House of Lords Select Committee published its report: 'Tackling Intergenerational Unfairness' in April this year. The very title of the committee and the report assumed that there is unfairness and potential for conflict between generations.

On the 25th of April The Guardian gave us: 'Free TV licences for over-75s should be scrapped, the age-threshold for free bus passes should be raised and the triple lock on pensions abolished time to rebalance policy in favour of the young, in order to remove the risk of social bonds between generations fraying further'.

If there was not conflict before, you might be forgiven for feeling that this was designed to stir some up. Conflict gets better television and easier newspaper headlines than peace and understanding.

Their report provides a comprehensive, balanced review of relevant aspects of life in the UK

Overview: The population of the UK continues to increase: by 2016 it was 65.65 million, having been 40 million at the end of the First World War and 48.5 million at the end of the Second World War.

It has become fashionable to label generations within the population according to the years of their birth and current ages: Thus people born before the end of the Second World War are designated The Traditional or Silent Generation (aged now 70 years plus). Baby boomers were born after the war: 1945-1965 (aged now 51-69). People born 1966 -1981 are Generation X (now aged 35 – 50). People born 1982 – 1996 are Generation Y (now aged 20-34) and then there is Generation Z aged under 20 years.

The numerical balance in millions is: Silent: 8.5, Baby Boomers: 14.8, Generation X: 13, Generation Y: 13.8 and Generation Z: 14.5

Life expectation has increased, generation on generation fuelling growth in the number of people living in their 80s, 90s and beyond. It is estimated that one in three babies born in the UK 2019 will live to be 100.

Generations, as defined in this way can be looked on as cohorts, born within a given time bracket and sharing an experience of living through subsequent years, with the associated changes in social, economic, political and value attributes of the times. The House of Lords Committee asserted that 'each cohort (generation) should retain a fair expectation of social improvement, have a fulfilling life, not harmed by the actions of a previous or subsequent cohort.'

The notion that people assume an identity with their allocated 'generation', is questionable but the principle of fairness to all individuals, with expectations of a life where they feel safe and can make progress, will be owned by many, though not all. Some would say that the decades since World War 2 have been characterised by progressive erosion of dedication to the common good and a return instead to the pursuit of self-interests.

Is there a problem? Not really

The Lords consulted their all-age contact group to investigate the possibility of unrest between the generations. They found no evidence of friction. Instead they heard of an Intergenerational Compact with help within families and friendship networks flowing in all directions: 27% of parents continue to provide financial support to adult children, grandparents give care to 42% of families with a 9 month old child. It is estimated that grandparents provide care equivalent to £7.3 million pounds of professional childcare. £ s d is the easiest way to apply a numerical value to any activity, but over and beyond this, these mutual services, given freely and flexibly, carry love, give opportunity, share stories and wisdom, sadnesses and joys, make plans and mend broken hopes.

What have governments been doing in response to the known and predicted changes in the demography of the population (more people living into the later decades of the lifespan)? The demographic trends are easily identified and can be used to model future needs of groups of people – whether characterised by location, gender, income group, age group/generation or anything else. The Lords found that this facility has not been used: ‘when the findings clash with political aspirations’ – situations are ignored, data not published, activity misrepresented. Everything is conducted with an eye to the short-term, minimising liabilities and spending (keeping taxes down), but ignoring predictable long-term needs. Five wise virgins might have provided a better model. In the

event, costs may be greater or damage done which could have been avoided.

In living in a dream world in denial of reality, the government's gross debt has risen from 33.7% of the Gross Domestic Product (GDP) 2001/2 to 85.4% 2017/18. Is this money being spent for the benefit of future generations? Or is it a debt those generations will pay whilst living with poorer resources?

Housing:

There is shared alarm at how difficult it has become for young people to afford accommodation. We are told that people born 1926-1945 were spending on average 8% of their income on housing at the age of 30 years. Those born 1981-2000 are spending 22% of their income. Home ownership rates at the age of 30 years have fallen from 55% to 35% in a span of 30 years. The availability of rented accommodation from councils has fallen from 30% of households to less than 20%, and is now exceeded by private rentals. There is variability in the quality of accommodation within the independent sector. Costs are such that it is difficult for young people to save sufficient for a deposit to start a mortgage. There is little security of tenure in private rentals in this country, in contrast with other European countries which protect tenants by legislation. Twenty five percent of private renters will move on within a calendar year, compared with 5% of families in council accommodation and 3% of home owners.

The worry is that young people become trapped into a life of expensive renting and can never own their own home with the security which this gives – something which has been available to most families in the decades following the Second World War. The generations are not at odds about this – older people worry for younger members of family and act on it: 60% of first time buyers receive financial help from their elders at the time of purchase. Help carries on thereafter – with finances and with practical support such as childminding. These patterns of help are not confined to well-off older people, it happens right across the spectrum of incomes.

The House of Lord's report makes reference to special intergenerational financial products: equity release, interest-only mortgages and intergenerational mortgages. People make what arrangements they can.

The report also urges building more houses, making use of government land. This seems likely to be more complicated and have more downsides that is admitted.

Education:

The human life span has probably not changed, but the number of people surviving into their ninth and tenth decades has increased and will continue, leading to calls to prepare for 'The 100-year life'.

Though education and training are given high profile as priorities in every political party pamphlet, there are concerns that the education people

receive does not fit them well for the challenges and opportunities which life brings to them. Successive generations have seen more young people stay in schools or colleges until 18 years and more progress to a university course and degree. Even so a third of school leavers are said to lack good ability in maths or literacy, and traditional school subjects which lead to academic qualifications are not helpful with many practical and personal needs: young people say the curriculum should include taxation, mortgages, first aid, personal development, social issues and benefits, health and economics. The Lords report would have 'Citizenship' as a compulsory subject which should be reviewed in Ofsted inspections.

Despite the hype, allocation of resources for education have been falling rather than rising: budgets for 6th form cut by 20% in ten years, funding for apprenticeships cut by 45% in the same time, spending on adult education halved. Apprenticeship training is said to be 'confused', Higher Education loans saddle young people with debt and the value of a degree is now loudly questioned.

So, the quality, relevance and value of education available from childhood into the early twenties in the UK, does not pass scrutiny and needs to do better. This may require more money and a rethink of what is being offered and to what purpose. But what of the 80 years which a third of us will enjoy beyond our 21st birthday?

Few will be whole heartedly in agreement with Professor Andrew Scott who apparently attested 'I cannot think of anything I can learn at 20 that will probably still be relevant when I am 70', but there is need to provide a structure for ongoing education and learning for everyone throughout their lives. This should include but not be restricted to practical matters: taxation, mortgages, health and personal development, social issues and benefits, health and economics, computers and communication – yes but also studies of subjects we did not find time for at school, new hobbies and old hobbies, arts and performance skills, insights into changing cultures and mixture of cultures, challenges to be encountered at later stages of life – perhaps the role of faith and faith communities.

There are opportunities for DIY educational ventures, books, libraries, the internet, television and radio all offer a rich mix, but doing it yourself and without the company or tutorship of others is not easy. The splendid U3A demonstrates what can be done, but its reach is to a particular set of self-motivated individuals.

It continues to expand and might be developed to reach even more people, to include links to courses which will provide qualifications and to aspire to all-age learning rather than feel restricted to people who have left the (paid for) workforce.

Work and the 100-year Life:

As more women and men live longer the pattern of a life which restricted employment to late teens to early 60s has become eroded, as has the expectation that one career will last throughout life. Flexible patterns of work: part time, interrupted and with change of direction and location have become common.

Studentship, followed by work, followed by retirement may give way to a mix of learning, providing service and taking time for leisure and pleasure. Some will make time throughout life for spiritual and religious devotions. The emphasis is on continuing growth and developed maturity, an exciting and sometimes stressful adventure. The Lords recommend people have organised life-reviews – mid-life or ongoing – a process which allows for stepping back, reviewing the situation and moving on after thought and discussion, rather than pressing on – heads down to a bitter end.

There are worries associated with these changes. One job for life gave a sense and reality of security – knowing who you were and where you might go. There is widespread concern that new patterns which give no security: zero hours contracts, the Gig economy, the push to make people 'self-employed', are bringing fear and misery to many young people and families. These fears are sadly realistic – and the UK has a poor record on this compared with other European countries. The fault is hardly a consequence of conflict between generations, but lies in the political beliefs which

have taken over everyone's lives these recent decades.

Within the employed workforce, older people are more represented than they were: currently 76% of men and 68% of women aged 50-64 are employed – an increase of 10% and 20% since 1992. Employment beyond 64 years has doubled – from 5% to 10% 2000 to 2018. Discrimination on the basis of age is found to be the most common form of discrimination – felt by more than half of people aged 50 plus and three quarters of those aged less than 34 years. There is evidence to suggest age-discrimination has been neutralised with unemployment rates now flat across the working age spectrum.

It is, perhaps, encouraging that involvement in paid-for work is extending into the late sixties and beyond, but we will be impoverished if people feel obliged to give all their years to the grindstone. We need time to explore other avenues, to think and give time to others in charity formal or informal, brings reward of a different dimension for individuals and oils the wheels where formal services are found wanting

All age communities:

There is general concern at the 'atomisation' of society: people living in smaller households, often, with families divided geographically and individuals pursuing friendship and interests via the internet rather than in the flesh.

Loneliness has become described as an epidemic. It affects all age groups- The stereotype of a lonely old lady is denied by a BBC survey which identified 16-24 year olds as reporting loneliness more frequently (40%) than 75 year olds (27%).

We return to the observation that there remain strong bonds between young and old within families. Wider personal networks develop and are maintained more via shared physical space than by technological space – so that schools, work places, clubs of all sorts and faith communities all have beneficial influence on subjective feelings of wellbeing. Some of this is achieved at minimal cost but the Lords found that public investment has been in decline for decades. This is undermining the potential of communities to support themselves and cope within the changing cultures of life at all ages: The Lords call for the identification of spaces which are community assets so that they can be protected and revised rather than lost in unthinking asset stripping: high streets, libraries, youth clubs and friendship clubs can be cited as examples (Keep It In The Community). The dangers of loss of these assets are palpable and affect people of all ages. The action required to save them does require modest investment.

Taxation:

Taxation is the topic addressed in the final chapter of the Lords report. It is here that the issues of division and unfairness are most focussed. Key figures demonstrate graphically that during the working

years households give more in taxation than they receive in benefits or through the use of the NHS. From 65 years onwards the balance is reversed as people receive pensions and make more use of the NHS. People continue to pay taxes beyond retirement age, but less on average than do people of working age. There is little surprise in this – That is the way the system is devised.

But Table 1 provides some surprises and the basis for unease: A single parent household has by far the lowest weekly income: £271 for two or more mouths to feed. Single male pensioners (one mouth) receive £408, single women pensioners £377. A couple with children receive £415. A pensioner couple receives £463

Table 2 explores wealth (including house ownership). A single parent with dependent children, on average has £28,900. A single pensioner household has £232,000. A couple of working age with dependent children has £238,900. A pensioner couple has £618,400.

So, in these measures younger people, with responsibilities and an expectation that they will work, are disadvantaged compared with people who have completed their working lives.

Some pensioners will, at times, turn to the state for help to cope with illness and disability.

There is a widely held view that people have paid taxes during their working years to be used to pay for their pension, health and social welfare needs in

old age. The equation does not work like that: from the beginning, pensions and other benefits for a generation of old people have been paid from taxes drawn at that time from contributors at that time – predominantly people of working age, but also from old people themselves.

The worry is that as more of us survive into our eighth, ninth and tenth decades, the demand for care will outstrip what can be reasonable sponsored by this taxation: the myth of the Apocalypse lives on despite its reasoned denial by Evans and others, now nearly 20 years old. Progress has meant that more will live longer, but at every age we are fitter and less expensive to keep than previous generations. Medicine continues to make progress and judicious use of new technology means that costs are contained. But honest budgeting and planning are required to provide appropriately for the predictable needs of people at all ages, including late life. A Green Paper on Social Care, promised since 2017, has not yet appeared

In the name of austerity, massive reductions have been made in the money made available for welfare services since 2010. Benefits for young people and people of working age have been cut by an estimated £37 billion per annum.

In the same period, old age pensions have been protected by the Triple Lock: linked to the highest of – average wage, inflation or 2.5% per annum.

It is here that unfairness is seen to bite – The unfairness is to younger people who have been exposed to savage cuts, whilst older people – previously known to be the poor relation, have been sustained with income similar to that which was taken for granted in 2010. This is hardly a fault to be levelled at older people, nor a reason for conflict between generations. It is a phenomenon entirely contrived by government – and most people will not only recognise this, but want to see it corrected. The answer for most of us would be to level support upwards for younger people, rather than take away for their elders.

Yet the House of Lords took a different tack, from another perspective: calling into question continuation of winter fuel payment, free bus passes, free TV licences and freedom from National Insurance contributions for pensioners. Property Tax, Council Tax and Inheritance Tax are all recommended for scrutiny in an attempt to squeeze more money for the national purse from 'The elderly', who have come to be re-designated 'Public Enemy Number One'. The discussion is blind to the scandal of older people and their families being charged for care which in the past was accepted to be a responsibility of the NHS, criteria for NHS Continuing Care which are clearly at odds with court rulings on individual cases, and varying between pathologies . Even worse is the phrase in a forthcoming television series which is based on the metaphor of 'Zombie Pensioners': *'Our heroes (Generation Z) need to take on the old flesh eating*

zombies who have stolen the resources and finally the flesh of the young'.

Reflection:

So, this is where we are: large numbers of us living a full life into our seventies and beyond. Fitter and wealthier and better informed than ever before, surrounded by opportunities and playing a celebrated role with families and local communities, yet identified as an alien group within the world: a burden, hostage to suffering, and increasingly misrepresented as unfairly privileged to the detriment of younger people, the reason for all ills.

It is important to see ourselves as the world sees us – or represents us. This is a useful step in making plans:
Where are we now?
Where might we want to get to?
How are we to get there?

Older people are culture carriers. They may be involved in the work of faith communities. Faith communities surely have a role in protecting older people from misrepresentation and acts which disadvantage them.

Multigenerational work in faith offers prospects of healing the hurts which currently dog the nations. We must raise a flag for this.

David Jolley