

# EngAgeNet

EnglishAgeNetwork: the positive voice of older people

A NEW  
NARRATIVE

on  
**Ageing**

A series of reflections on issues  
affecting older people



## Intergenerational Unfairness



# Introduction

*A New Narrative on Ageing*<sup>1</sup>, published in 2018, set out to challenge society's negative attitudes towards older people by presenting clear evidence to refute a number of commonly held assumptions that contribute to such attitudes becoming embedded in people's perceptions of ageing. Our belief was, and remains, that a better understanding of the realities of ageing will lead to better policies and decision making, and hence to better outcomes for the quality of life and well-being of older people.

The coronavirus pandemic appears to have significantly blunted the challenge of the New Narrative. It has fostered ageism and created division between younger and older generations. At the same time, it has exposed the reality and inadequacy of the social care system, particularly residential care. Now more than ever, therefore, it is vitally important to reinforce the case for a more positive view of older people and ageing.

This series of reflections seeks to re-interpret the messages of the original New Narrative in the light of the coronavirus pandemic. While appearing to have the best interests of older people at heart, the response to the pandemic has resulted in: [a] the representation of older people as frail and vulnerable; [b] support for their segregation from the rest of society; [c] significant limitations placed on the rights of individuals living in care homes; and [d], bubbling under the surface, a resentment that drastic measures affecting business and the economy, as well as restrictions on people's lives, have all been implemented to protect older people to the detriment of the rest of the population. This first reflection focuses on an issue that has had perhaps the most damaging impact on society's regard for older people: the belief that they enjoy an unfair advantage over the rest of society.

## Intergenerational unfairness: myth or reality?

Discussion concerning intergenerational unfairness commonly casts older people as the 'villains', enjoying wealth and privilege, while younger people face difficulty and hardship. The division created by claims of intergenerational unfairness has intensified through the coronavirus pandemic. Such claims have fuelled the narrative that as well as enjoying advantage and privilege, older people have 'had their lives', are no longer socially or economically important, and that they represent an obstacle both to the advancement of younger people and to economic prosperity generally.

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<sup>1</sup> *A New Narrative on Ageing*, Dale, P & Wilson N, EngAgeNet Publications, 2018

Older people have thus far been reluctant to challenge the notion of intergenerational unfairness, wanting to avoid a ‘race to the bottom’ in terms of competing for the title of who is worst off. However, the ageism experienced by older people during the pandemic requires a robust challenge to the propositions that:

1. Older people enjoy privilege at the expense of younger people
2. Life for older people was much easier when they were young than it is for today’s younger generation
3. Older people contribute little socially and economically to society; younger people shoulder the burden for their care

Such propositions of course have significantly contributed to a view among many that the social and economic costs of protecting older people during the pandemic have simply not been worth it.

## Proposition 1: Older people enjoy privilege at the expense of younger people

Older people are often referred to as ‘baby boomers’ notwithstanding the fact that people for whom this description is chronologically accurate account for only half of the population aged 65 or over as a whole. Baby boomers in turn are characterised as the ‘golden generation’ based on the (false) assumption that they are all well off and privileged. As usual, a *partial* truth has been presented as the *whole* truth: the characterisation of all older people as baby boomers, and of all baby boomer as privileged, is sloppy and dangerous.

Among the assumptions that lead to the view that older people are privileged are: they are in receipt of generous nature of state pensions (protected until recently by the triple lock); they enjoy benefits such as bus passes and the winter fuel allowance; they have ‘gold plated’ occupational pensions; and, older people in work are denying job opportunities to younger people.

The reality for most older people is different:

- The older you are, the more likely you are to have a low income; 18% (2.1 million) pensioners are estimated to be living in poverty<sup>2</sup>
- Many older people live in poor, inappropriate housing, much of it in the private rented sector
- “A comparison of state pension ... shows the UK providing a lower level of pension than most other advanced economies relative to average earnings”<sup>3</sup>

<sup>2</sup> *Rising Poverty Among Children and Pensioners*, Joseph Rowntree Trust, 2021

<sup>3</sup> *Pensions; International Comparisons*, House of Commons Library, Research Briefing, April 2021

- The state pension remains considerably below what it is assumed to be reasonable to live on; a Joseph Rowntree Trust report suggests that the income needed for a single person to afford a minimum acceptable standard of living in 2021 was £20,400 a year<sup>4</sup>
- While better off older people do indeed receive fuel allowances and bus passes, the universality of these benefits ensures that those who really do need them, get them
- The average (median) income from an occupational pension is approximately £9,500 a year (£182 per week); this means that half of all people with an occupational pension receive less than this amount. 39% of older people do not have occupational pensions<sup>5</sup>
- The average net income from all sources for UK pensioners is £431 per week; half of all pensioners have a net income of less than £331 per week<sup>6</sup>
- Older people who are working do not deny job opportunities to younger people. The availability of employment is linked to economic factors; the ‘lump of labour fallacy’ is based on the mistaken notion that there is a fixed amount of work to be shared out. It is the same shameful argument once used to oppose the idea of women being allowed to work.

Pitching young versus old is divisive and serves only to compartmentalise ageing, rather than accepting that it is something that happens to us all from the day we are born. ‘The Myth of the Baby Boomer’ produced by The Ready For Ageing Alliance (<http://bit.ly/29Rqlue>) is a welcome antidote to the suggestion that a privileged older population exists at the expense of the younger generation.

## Proposition 2: Life for older people was much easier when they were young than it is for today’s younger generation

Intergenerational division is also fuelled by the popular narrative that younger people today face challenges and hardships that were not present for older people when they were young. The implication that older people ‘had it much easier’ plays into the notion that they are and always have been privileged, that they have ‘had their day’ and that it’s now time to move aside.

So, it is important, if older people are at best not to be marginalised or, at worst, discriminated against, that this narrative is resisted and that it is more widely recognised that many older people faced significant challenges in their youth and continue to do so in later life. We need to reject the notion of a binary argument: that it can only be the case that younger people struggle *and* that older people are privileged. We further need to reject the argument

<sup>4</sup> A minimum income standard for the UK in 2021, Joseph Rowntree Trust

<sup>5</sup> Pensioner Income Series 2019/20, DWP, March 2021

<sup>6</sup> Ibid

that the former is caused by the latter. It is convenient for some perhaps to suggest that, for example, 'generous' state pensions divert resource away from younger people.

The real question perhaps is whether there is sufficient priority given to public sector investment that might mean that essential services such as education, health, and welfare benefits are not competing against each other. Underinvestment in public services and an economy that has created zero hours contracts and shrunk employment opportunities are perhaps more responsible than older people for the real problems faced by younger people.

While many older people may well have enjoyed the opening up of educational social and economic opportunities in the post war period – that in turn may have laid the foundations of a comfortable later life – many faced problems when they were younger and may not have carried forward any significant benefit into their older age. The reality of their youth would have been determined by a range of cultural, political, social and economic conditions.

Unemployment is not a new phenomenon; and many young people in past decades who were in work faced long hours and poor conditions. Many older people today would have started work aged 14 or 15, in industries like coal mining, shipbuilding, and factory production lines.

For today's older people educational opportunities would have been more limited in spite of post war educational reforms. Failure of the 11+ exam (more than 80% failed) meant that most children educated in the post war years until the introduction of comprehensive schools were consigned to a 'lower standard' of education where subject choice and opportunities for advancement were limited.

While higher education for today's older people was indeed free, access to it was highly competitive and entrance requirements very rigorous. In 1967 for example there were only 197,000 full time students in higher education<sup>7</sup>; in 2019/20 there were around 2.5 million<sup>8</sup>.

Women today face inequality in the work place in areas such as job opportunities, gender bias, and pay inequality. In the past, such inequalities would also have been a feature of working life for older women. Older women today would not for example have been allowed to wear trousers in many workplace settings; and in some areas of employment there was a marriage bar, a practice which remained legal until the Sex Discrimination Act 1975. The experience of women in the workplace clearly demonstrates that there can be common ground across the generations, that younger and older people alike can face discrimination and disadvantage in their lifetimes.

Similarly, while racism and homophobia are routinely encountered by many young people today, when they were younger older people of colour and the older gay community would equally have experienced racism and homophobia, as yet unrestrained by changing social

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<sup>7</sup> UK Higher Education since Robbins, Jobbins, D., 1/11/2013

<sup>8</sup> Higher Education Student Numbers 2019/20, House of Commons Library, Research Briefing, 14/12/2021

norms and discrimination legislation that to an extent today mitigate those attitudes that were perhaps more commonplace in the past.

For many older people when they were young their horizons were arguably much narrower than those of younger people today: there were fewer leisure opportunities, gap years were uncommon, and the expected life course for many was school, work, marriage and parenthood. Communications and technology were very rudimentary; before 1970, only around a third of households even had telephones.

While current generations of younger people may face anxiety about climate change, younger people in the post-war decades faced a real existential threat as a result of the cold war and the possibility of nuclear attack. The fact that younger people today may now face a similar threat emerging from the Russian invasion of Ukraine simply reinforces the notion that difficulty and challenge are not the exclusive province of a single generation.

None of this is intended to diminish the significance of the challenges faced by younger people today. It is true that many younger people face difficulties that previous generations may not have experienced. But once again, the partial truth, that for some older people there were indeed once advantages and opportunities, is being presented as the truth for all older people. The notion that life overall was easy for older people when they were young is clearly at odds with the reality of their lived experience.

## Proposition 3: Older people contribute little socially and economically to society; younger people shoulder the burden for their care

Intergenerational division is also fuelled by the characterisation of older people as ‘dead weight’ in society, that they contribute little either socially or economically, that they are a burden requiring support from younger people, and that they are a drain on the public purse. Why then in a pandemic would you protect such a group of people to the detriment of younger people who are clearly ‘doing the heavy lifting’ and in offering such protection risk the entire economy?

For some it would simply be a matter of justifying the protection of an at-risk section of the population on humanitarian grounds. However, it is also possible to answer the question by rejecting the assumptions on which it is based. The reality is that far from being ‘dead weight’ in society or being a drain on resources, older people make vital social and economic contributions to society.

Within their own families, older people have a vital role to play as carers – for both young and old. A briefing from Carers UK estimates that almost 1.3 million people in England and Wales aged 65 or older are carers. It notes that the number of carers over the age of 65 is increasing more rapidly than the general carer population. While the total number of carers has risen by 11% since 2001, the number of older carers rose by 35%.<sup>9</sup>

The Royal Voluntary Service in its Gold Age Pensioners report<sup>10</sup> estimates that social care provided by older people is worth £34 billion a year and forecast to grow to £52 billion by 2030. The value of older people's volunteering is over £10 billion a year and forecast to grow to nearly £15 billion by 2030. The report also estimates that taxes paid by people aged 65 or over amounted to around £45 billion a year and are forecast to rise to around £82 billion by 2030. The spending power of people in this age group was £76 billion and forecast to grow to £127 billion by 2030.

Taking all these contributions together, older people were estimated to be making an **annual net positive contribution of £40 billion to the UK economy** (i.e., net of the costs of pension, welfare and health support). By 2030 the positive net contribution of older people was **forecast to rise to an estimated £77 billion**.

These findings are reinforced by an Age UK report on the economic contribution of older people<sup>11</sup> which found that people aged 65 and over in the UK contributed £61 billion to the economy through employment, informal caring and volunteering. To put this figure in perspective, at the time of the report local authorities in England were spending less than £10 billion on social care.

The pandemic has also reinforced assumptions about older people being responsible for pressure on NHS resources. Along with the Covid-led increased need for acute hospital beds, reference to older people as 'bed blockers' has become more commonplace, and the difficulty of finding suitable arrangements for older people with complex health and care needs is presented as the main reason for the shortage of acute hospital beds rather than one of a number of reasons.

In overall terms, growth in health spending (financial pressure) is largely driven by technological change, such as medicines and surgical techniques.<sup>12</sup> It is also clear that there are more people of working age with long standing illness and disability than those of pensionable age.<sup>13</sup>

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<sup>9</sup> *Policy Briefing: Facts about carers*, Carers UK, October 2015

<sup>10</sup> *Gold Age Pensioners, Valuing the social-economic contribution of older people in the UK*, Royal Voluntary Service, 2011

<sup>11</sup> *The economic contribution of people aged 65 plus*, Chief Economist's Report, Age UK, 2014

<sup>12</sup> *Spending on Health and Social Care over the next 50 years, Why Think Long Term?*, Appleby, J., King's Fund, 2013

<sup>13</sup> *Disability prevalence estimates 2002/03 to 2011/12*, Office for Disability Issues and Department for Work and Pensions, January 2014

The proposition that older people are a drain on the country's resources, that they contribute little social and economically to society is clearly not borne out by the evidence. This one-sided view of later life, fuelling as it does intergenerational division, needs to be challenged. As well as the social and economic value of their contribution as carers, volunteers and employees, older people have contributed over their lifetime to the nation's economy as tax payers and consumers, and continue to do so.

## Summary and Conclusion

The coronavirus pandemic has surfaced the idea of a potential conflict of interest between older and younger generations. This has largely been presented as the country needing to make a difficult choice between protecting older people or ensuring an economic future for younger people. The perception that the needs of one outweigh the needs of the other plays into an already emerging view that an intergenerational divide exists, where older people enjoy privileges and benefits while younger people face hardship and an uncertain future.

This results in older people feeling the need to challenge the assumptions about being well off and having had it easy in their youth. At the same time younger people point to the challenges they face in terms of housing, education, and employment.

So, is there really a generational divide? Do younger and older people themselves feel affected in the ways some are suggesting? Are the challenges being faced by one generation caused by the benefits enjoyed by the other?

These questions have been addressed in a research study conducted by the Care, Emotional Health and Well-being Research Group of the University of Brighton and the South East England Forum on Ageing (SEEFA). The report on this study, *Understanding fairness between different generations in times of COVID-19*<sup>14</sup>, is published by the University of Brighton and SEEFA. The research involved both younger and older people in exploring the extent to which younger and older people themselves were experiencing the challenges or benefits being assumed on their behalf as a generation and how much insight each had into the world of the other.

Seeking the views of older and younger people is a first step in establishing whether there is common ground between the generations and whether there is an appetite for an approach that unites the generations. If *common ground* rather than *conflict* exists, then the door is open for dialogue and interaction both of which are likely to produce greater mutual understanding and tolerance – the key to eliminating discrimination and prejudice.

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<sup>14</sup> *Understanding fairness between different generations in times of Covid-19*, University of Brighton Research Report, Ward L, Fleischer S, Towers, L, University of Brighton & SEEFA, May 2021 ([http://seefa.org.uk/Understanding%20Fairness%20Report%20A4d%20WEB\\_May%202021.pdf](http://seefa.org.uk/Understanding%20Fairness%20Report%20A4d%20WEB_May%202021.pdf))

The study clearly pointed to the existence of common ground rather than conflict:

- it showed that there is a consensus among the younger people surveyed that older people do experience discrimination and disadvantage, and that there is a clear understanding on their part that age stereotypes are prevalent in society;
- the majority of older participants recognised that younger people face hardship and difficulty and are aware of the issues that affect the younger generation
- responses from both groups of participants demonstrated an awareness of the possibility of intergenerational conflict, the blaming of ‘baby boomers’, but this did not feature to any large extent; rather there was a synergy over the shared concerns about economic, social and political issues.

This study is a small first step in demonstrating that the priority is to focus on intergenerational **understanding** and the need to find solutions to what are essentially problems that affect all individuals no matter what their age. The findings presented in this report are an encouraging indication that an intergenerational approach to ageing could be possible and that, far from blaming older people for the difficulties they may be experiencing, younger people appear to recognise the value and contribution of the older generation.

The study further suggests that a more extensive dialogue between younger and older people is needed and that such a dialogue carries the potential to demonstrate [a] that intergenerational differences do not have to result in intergenerational conflict, and [b] that blaming one generation for the challenges faced by another simply diverts attention away from the root causes of the disadvantage experienced by both.

Why does any of this matter? While, the above small research study is encouraging in suggesting that younger people themselves may not buy into the notion of intergenerational unfairness, negative attitudes towards older people and mistaken assumptions about the reality of their lives, have the potential to embed stereotypical thinking in younger people that could give rise to a lack of concern about older people and their place in society.

Today’s younger people are tomorrow’s older people. If younger people are able to think about what they want their future to look like, it might help to build a better present for today’s older people. A pressing concern exposed by the pandemic is the current state of social care. There could be no better antidote to intergenerational division than for younger and older people together to map out a system of social care that would be fit for purpose for all those younger people who may come to need it in their later life.