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Challenging Futures: Intergenerational Conflict and Critical Gerontology in an Age of Austerity

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Good morning everyone and I would like to thank the organisers of this conference for inviting me to give this keynote address at what promises to be a wonderful conference, firstly for ERA today, and then at the 42nd annual conference of the British Society of Gerontology starting tomorrow. I think it is particularly fitting since the ideas that I want to present to you today are the evolution of concepts the seeds for which were sown when I undertook my own Masters Degree and PhD at Surrey University supervised by Professor Sara Arber, one of the foremost critical gerontological thinkers of our time, but which I have been working on for the last couple of years with Dr. Lynne Livsey, who was in turn one of my own PhD students, and from whom I have learnt and continue to learn an immeasurable amount.



A professor when I was at Surrey said that he thought that the most original research in the social sciences was undertaken by PhD students, who are free of many of the constraints that we work under in the research industry, and I think there is a great deal of wisdom in that comment. So I am delighted to be talking to you today on the theme of the conference: Challenging Futures. I have taken as my title of my talk, 'Intergenerational conflict and critical gerontology in an age of austerity', since I think this meets both meanings of the conference title. I believe we are facing some critical attacks against the well-being of older people in the geo-politics of the day, and thus the future is challenging for our field, and for the citizens whose lives we seek daily to improve and enhance, but I also think that the research community needs to robustly and painstakingly stand up to these attacks, with sound theory, research, evidence and argument. The future that we see is only one of many possible futures, and each moment is a moment that we can influence it in a different, and better, direction.

I'm going to begin by considering what a number of British Gerontologists have begun to note and document as the current mobilisation of public discourses of intergenerational conflict by the political classes in the UK. This is taking place in the context of a climate of austerity budgets and welfare cuts, a reduction in standards of living, and growing inequalities and social divisions in society. I will illustrate that these divisions are being politically constructed, and in the climate of the day find ready propagators as people increasingly perceive that they are in a battle for scarce resources. I will then go on to ask, what function is this discourse currently serving in British politics, and more particularly, what is silenced by the direction that our public conversations about generations are now taking. I will close with two challenges to the research community: first, to apply a critical lens to research, and consider always the circulation of power and how power operates, and second, to ask how we as a research community can lay the foundations for counter-discourses to flourish, so that social justice is served for all generations in society.

As Professor Robin Means, our current President who you have just heard from, and other social and gerontological historians will tell us, the concept of intergenerational unfairness has a long history in gerontological studies, and there is nothing new under the sun. Discourses of intergenerational tension and conflict last acquired prominence in the economic recessions of the 1980s and 1990s. But as these discourses find new life in each new cycle, we must ask how this has happened, why it is happening, and what impact it has.

The framing of the allocation of scarce resources as a generational issue has found new recent purchase in Britain with the apocalyptic demographic forecasts associated with the beginnings of a transition to retirement of the generation known as the 'baby boomers'. The baby boomers are culturally framed as linked cohorts of increased size following fertility increases after the second world war that lasted approximately twenty years, from 1946 to 1964, even though scholars like John Macnicol have argued, this is an artificial construct that does not hold on close scrutiny. Nevertheless, cultural gerontologists like Chris Gilleard and Paul Higgs have shown that in popular conception the baby boomers do have a shared identity, and are increasingly characterised as the cause of a number of societal ills, through what is framed as their selfish generational hoarding of assets and advantages, from education to health care to housing.

This is a hugely confused debate, not least since in these public pronouncements much animosity is directed at those currently retired whereas the baby boomers have only just begun the transition to retirement. Nevertheless we have seen a number of influential books published in the last couple of years such as Francis Beckett's book *'What did the baby boomer's ever do for us?'*, Ed Howker and Shiv Malik's *'Jilted Generation: How Britain has bankrupted its youth'* and David Willetts, the current Minister of State for Universities and Science, *'The Pinch: how the baby boomers took their children's future'*. We have also witnessed the formation of a new think tank and lobby group "The Intergenerational Foundation" whose reports such as 'Hoarding of Housing: The intergenerational crisis in the housing market' are widely reported and debated, who have founded a new journal called "Intergenerational Justice Review", founded a new "Intergenerational Fairness Index" and whose website received a million hits in its first year.



In 'Hoarding of Housing' published in 2011, the report accuses older adults of breaking the intergenerational pact with their thoughtless and selfish consumption of housing. The report includes the following statement:



Younger age groups are represented as feeling that their home ownership aspirations are being thwarted by older home owners, while other young people languish on ever-expanding housing waiting lists without realistic hope of finding suitable accommodation. The number of young adults aged between 20 and 34 still living with their parents has grown by 20% since 1997. The new social labels of 'Boomerang kids' have been attached to young adults who return home after university or an adverse life event, and 'Stay at home kids' to those who don't leave, and this has gained social purchase. Articles providing tips for coping with the enforced pressures of prolonged intergenerational co-residence are proliferating in the life-style press.

And so there are calls in government and public life for a rebalancing of public expenditure in favour of youth, essentially setting up the intellectual and political debate as a matter of intergenerational tension. Critics have argued that these accounts ignore the much greater inequality within than between cohorts, that older people are not divisible from society, the idea that older people wield political power in graying democracies is flawed and we have not witnessed intergenerational conflict in the political sphere in any advanced democracy. I am not here attempting to assess the accuracy of otherwise of these debates. Rather, I want to ask, what debates are silenced amidst the noise of intergenerational inequity. What is it that we do not get to examine?



The first thing to note is that generational tension in the UK is being politically constructed. One way to see this is to consider some recent policy changes brought in by the Conservative-Liberal Democrat Alliance. We now have among the most expensive university education in the world, impacting on the younger generation and, for many, their parents. We have public pronouncements that universal benefits such as pensions and bus passes for pensioners will be protected in the face of widespread benefit cuts for example to those with disabilities, or families. In housing, we have seen the most extreme examples, with new housing policies restricting the availability of public housing to those under 35, while at the same time introducing widely criticised private sector housing policies giving subsidies to first time buyers that are anticipated to have the effect of raising house prices still further, putting them out of the reach of younger generations.

These age related policy prescriptions and policy pronouncements are actively constructing and reinforcing social divisions between old and young. Some of these measures have specifically removed rights and entitlements from families, for example removal of previously universal child benefit to families earning more than £60,000k and an attack on young adults from multiple directions including, apart from those I have already mentioned, the removal of the Education Maintenance Allowance formerly paid to students on low incomes to encourage them to stay in education, the failure to tackle rising youth unemployment and invest in low-cost housing, and the introduction of pension reforms that will see the youth of today receiving lower state pensions than their parents and grandparents in real terms. In one of the more extreme proposals, in 2012 the Prime Minister, David Cameron, suggested that adults under 25 should have their rights to housing benefit withdrawn, and that they should move back to live with their parents until they could afford a home of their own. Critics were swift to point out that these were likely to be the same homes where parents were facing 'under-occupancy supplements' - the so-called 'bedroom tax' - and being actively encouraged or some would say forced to downsize.

Those purportedly lobbying on behalf of younger voters contrast these measures with the apparent privileges granted to retirees, who constitute 40% of the voting public. These include the decision to exempt pensioners from the 'Bedroom tax', the up-rating of the State Pension when other benefits are frozen and the protection of universal pensioner benefits such as free television licences for the over 75's, the Winter Fuel Allowance, Free Prescriptions and Free Bus Passes.

Such discourses suggest that older people have, in the words of a recent Channel 4 Dispatches documentary become politically 'untouchable' in relation to welfare cuts while the young suffer and these are starting to fuel a counter movement demanding inter-generational redress. On an episode

of the Moral Maze on Radio 4 in June entitled 'Intergenerational Equity' and chaired by Michael Buerk, the older generation were labelled as the 'Dick Turpin' generation, highway robbers. Within some media and political commentary and there is a noticeable increase in antipathy towards older adults with their apparently unearned wealth, and privilege.

Respected news presenters such as Michael Buerk (SP), millionaire pensioner celebrities such as Peter Stringfellow and former Government Ministers such as Stephen Dorrell now publicly undermine the legitimacy of universal benefit rights in retirement. In these discourses, which essentially seek to shame the majority of pensioners into giving up citizenship rights older people are represented as the 'undeserving rich' and these sentiments gain public and political purchase. For example, in a speech for the Resolution Foundation in July 2012, the MP Nick Boles asked:

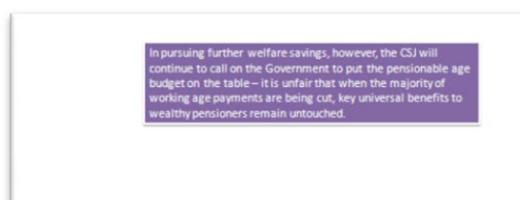
'Does anyone think it would be responsible to go on giving a free TV license to Michael Winner, free prescriptions to Lord Sugar and a winter fuel allowance to Sir Paul McCartney after 2015?'



The older person is the new fat cat. In the debate on public sector reforms, we see the imagery invoked of plump retired public sector workers being paid for by the poverty stricken hard-working tax-paying workers of the future. Typical of pronouncements is this by the Centre for Policy Studies in 2012 in support of their argument for the abolition of defined benefit schemes in the public sector, which was immediately re-reported in the mainstream media:



And the right wing Centre for Social Justice in whose foundation Tory Secretary of State, Ian Duncan-Smith, played a substantial role, response to the Chancellor's Autumn Statement last year, wrote:



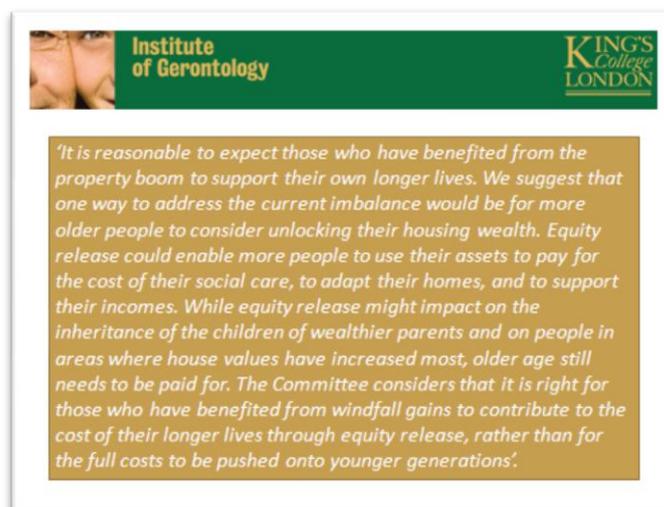
The discourse is attractive to academics too. The issue of generational equity was recently highlighted by Professor John Hills from the LSE, giving evidence a recent House of Lords and House of Commons select committee on Public Services and Demographic Change. He drew attention to the differential approach to benefit spending on the old and young. While Professor of Economics James Sefton from Imperial College cited the windfall gains in property wealth held by the old at the expense of the young.

Not only is this so-called windfall wealth firmly in the sights of Government as an individual solution to funding shortfalls in retirement income and long-term care, but the right of older people collectively to hold the wealth and assets that they have accumulated over their lifetime is coming under increasing attack from both Left and Right of the political spectrum and even social housing providers and leading academics.

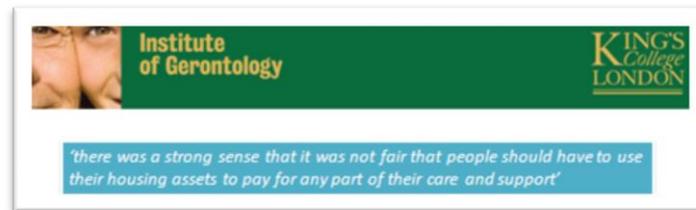
For example, we see recent calls from the 'Socialist Health Association' for a wealth tax on the over 65's and for older people to be included in the bedroom tax in the interests of fairness, and from Coalition partners, the Liberal Democrats, calls to withdraw winter fuel allowance from wealthy pensioners. A recent House of Lords Select Committee Report on Public Service and Demographic Change entitled "Ready for Ageing" contains the following statement:

'While understanding people's emotional attachment to their homes, these properties are part of their economic framework and represent investments as well as homes'.

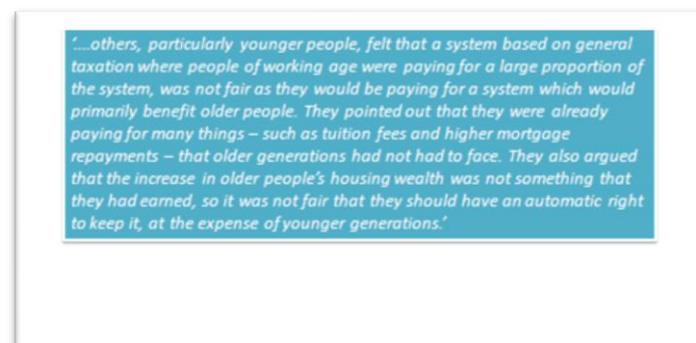
They conclude:



What impact does this seemingly relentless attack, from all quarters, have on us, us ordinary citizens? I might ask you at this point what you all think, and I would bet that there are a fair few thinking, but all of this rhetoric is actually correct, the young are being fleeced at the expense of the old, and why should all those old people hang on to their expensive housing? Why should they? We are really feeling the squeeze. And I might be anticipating questions from you in exactly these terms. How these discourses affect us is an important question that we have very few insights into. But here is one. The Labour Government consulted the public about their proposals to compel older people to use their housing wealth to pay for care, and they reported the results of these public consultations in 2009. They summarised the outcome in the following way:



However, they then went on to highlight the apparent intergenerational tensions emerging from these discussions, by reporting thus:



The authors of the report observed that:

The arguments on this point were probably the most heated at any of the events. There were very strong views on both sides.'

Now I have been talking to you for about 20 minutes about these very views, but we have not yet taken any time to examine them. I would like to do so now. Look at this extract again. The failures of the health and care systems to deliver a socially just, progressive way of funding later life care is presented not as a failure of policy, but as the appropriate 'will' of young people. The arguments are presented not as the arguments of government, but as the arguments of 'young people'. Tuition fees and expensive housing are presented not as part of the design of a Conservative/Liberal Democrat residual and individualised welfare state, but rather as somehow the responsibility of 'old people'. The ownership of housing is presented not in the aspirational, ideological way in which those policies were optimistically born, by previous Conservative governments, but somehow as something that older people have greedily taken when they have no right to it. Social inequalities among old and among young are notably absent from any analysis or reporting, and the difference between regressive and progressive policies is completely masked.

Indeed when we start to look more critically at the content of the discourse, we see that it always represents an attack on universalist ideals of the welfare state, and supports the neoliberal ideological framework that underpins much modern policy making. As such, our attention is deflected from aspects of this discussion that are class related, or gendered, or will increase inequalities. The attack is an attack on universal pension rights and on social housing, on the provision of social care by the state, and perhaps in the near future, on our cradle to grave health care system free at the point of delivery, our National Health Service. We are denied any examination of inequalities within cohorts, at both ends of the age spectrum. Wealthy young people continue to go to good universities and acquire housing, and good jobs, and high salaries, and no doubt in mid or later life, they will be provided with substantial inheritances, inheritance being a

greater driver of financial inequality in society than income or the life-course. Older people with modest housing and modest pensions, in sub-standard housing, cold or malnourished, or living off modest savings decreasing alarmingly in our current era of zero interest rates and capital losses, are absent from this discussion. We have no discussion of two families, perhaps living next door to each other in terraced housing, perhaps both the first generation to own their own home, but one, struck by the randomness of dementia or stroke, whose assets are depleted by the need for care, with nothing to leave to the next generation, and the other able to bequeath a house. We are not discussing this inequality. As importantly, there is no discussion of the benefits of the universal as against the means tested welfare state, since all of these pronouncements are an attack on the universal welfare state. The discourse of intergenerational conflict legitimises social welfare reforms, whether in the realms of pensions, housing or social care, that are socially divisive in all age groups and undermine collective solutions and universal benefits.



By framing welfare debates in this way, this discourse is contributing to policy measures that potentially erode the social and economic citizenship rights of all. In setting up pensioners as untouchable by increasing the state pension at a rate at least in line with inflation, and leaving untouched other universal benefits such as TV licences and bus passes, while cutting benefits for those below state pension age, the politics of division become much easier. Much wider problems in social care remain unanswered since public sympathy is drawn away from 'pensioners'; pensioner poverty becomes marginalised; and the pensions of those prior to state pension age can be cut and benefits reduced without much of a political conflict. Importantly, consideration of financial inequalities both across and being passed down the generations caused by social care self-funded and provided by the market, as opposed to a universal tax funded system, remain completely unexamined.

Public opinion changes too. In a 2012 government survey 60 per cent agreed with the statement that they should take personal responsibility for financial preparations for retirement compared with 52 per cent in 2006, and 49 per cent agreed that 'it's not the government's job to advise people on how much to save for retirement' compared with 35 per cent in 2006. As policies relentlessly continue to individualise risk and responsibility for later life, the sense of moral failure that government imparts to citizens who fail in its vision is internalised by individuals who may therefore feel increasingly anxious about their lives. Yet instead of talking about social justice or inequality, or

whether there is a better way to do this, we are talking about intergenerational tension. 'Big-state' solutions become increasingly unthinkable and unsayable in this discursive context.

Let us also, for a moment, critically examine the notion that baby-boomers are all sitting on a whole heap of housing, by which they are unjustly enriched, and which is now a legitimate target for returning some of this wealth to the state, or reducing other universal benefits to pensioners.

Those with least housing wealth include older pensioners (particularly older women), ethnic minority elders and those who took advantage of the right to buy former council houses. Analysis by the Pensions Policy Institute of ELSA data shows that only 50% of the population aged 50 or more have housing equity in excess of £150,000 and 25% of pensioner households have no housing equity at all. Further to that the extent to which delayed entry to housing markets will result in a 'lost generation' of younger home owners is unclear since analysis from the Institute of Fiscal Studies using cross section panel data suggests they may be 'late starters'. While average age of home ownership is increasing and the numbers owning their own homes at 30 are decreasing, there is some evidence of a 'catch-up' by the age of 40.

An important social change that has an impact on housing needs in retirement is the increasing numbers of grandparents who are providing regular child-care to enable their adult children to work. Our recent research at the Institute of Gerontology showed that 63% of grandparents - seven million people - in the UK provide essential childcare, often allowing the parents to go work, with one in five providing at least 10 hours a week. Grandparents are increasingly significant players in supporting their adult children and grandchildren with housing in the event of family breakdown or other family crises, and the UK is one of the few Western countries where rates of intergenerational co-housing have been steadily increasing.



We also see a rising number of older people providing care to a disabled spouse or partner. The 2011 census showed that that 5,430,016 people are providing unpaid care to someone else, an increase of 11% since the previous census in 2001. Previous NHS surveys of household carers estimate that 25% of care is provided by those aged 65 and over, with the majority of this being co-resident care to a partner or spouse, and older carers are more likely to be involved in high-intensity care for a disabled partner or spouse for more than 50 hours. This includes older people caring for a partner with dementia and this group of carers report a considerable health burden associated with high levels of stress and or depression. Caring impacts on housing needs in retirement and many older carers need separate bedrooms to make sure they get enough sleep, and enough space in their

home to accommodate extra equipment. Linda Pickard's research on future demand for social care predicts an increase of 85% in care by a spouse between 2001 and 2031.

Socially important intergenerational transfers of housing, help and wealth are also absent from much of the intergenerational equity discussions. Far from being 'greedy', there is a growing body of evidence of increased financial help from parents providing low-rent or rent-free accommodation, assisting with housing deposits, paying off personal debt and supplementing living costs.

There is certainly evidence of increased reliance on the 'Bank of Mum and Dad'. A Scottish Widows survey in 2012 of the savings habits of 5000 adults found that financial transfers from parents to children had increased by 31% in the last 5 years. Almost a third of parents had loaned children in excess of £10,000 and in 32% of cases this was to assist with a house purchase. Housing research specialists Savills report similar increases in parental assistance with their children's house purchase, although they note that it is wealthier home-owners in the South East (often downsizing from large properties of 4 bedrooms plus) who are leading this upward trend.



And so while this kind of evidence shows the very selective evidence base of the discourse of intergenerational conflict, we must not forget that transfers like those from the Bank of Mum and Dad entrench social inequality among the young as those with wealthier parents will benefit most from wealth transfers. At the same time, less wealthy parents may be depleting their assets to help younger generations, increasing their own risk of financial insecurity in retirement.

In the phrase of the Quakers, *We must speak truth to power*. This is, and always has been, the role of social scientists. But we are having a hard time of it right now. In the sphere of housing equity, where this debate is playing out most fiercely, academic evidence is building. Lindsay Appleyard and Karen Rowlingson, Peter Malpass, and Chris Curry and his colleagues at the Pensions Policy Institute have pointed out the unrealistic expectations being placed on housing wealth to solve the increasingly urgent problem of security in old age in an increasingly uncertain society. They cite a number of reasons why Governmental enthusiasm for equity release mechanisms may be misplaced: housing wealth is difficult to liquidate easily or cost-effectively, most people don't hold enough housing wealth to make up income shortfalls (and they would of course still need somewhere to live), people may have already drawn on housing at younger ages to smooth income, fund lifestyle purchases or assist younger relatives, and the distribution of housing wealth is not well correlated with the risk of pension shortfalls and the need for long-term care, that is, those who are likely to be at greatest risk of poverty and dependency have the least housing wealth.



Despite such evidence, governments of all colour privilege home-ownership, residualise affordable social housing in favour of subsidising private developers to build homes for 'market rent', and are developing market based solutions for social care that depend on housing equity. Dependence on housing equity for social care is highly regressive since those with less assets will spend a far greater proportion of their wealth on care than the wealthy.

Tom Scharf, another of our great British gerontologists, and his team in Galway, have shown that this emergence or re-emergence of discourses and practices of intergenerational conflict in public life is not occurring in all developed countries, some of which face even greater austerity challenges than England, and so this cannot simply be interpreted as a response to austerity. The thought I would like to leave you with today, is that by influencing what is currently considered 'thinkable' and 'unthinkable' in policy, these modes of governing are affecting and legitimising policy changes that will significantly alter the landscape of the social distribution of resources across age, gender, class and socio-economic position, rendering some groups in society (of all ages) increasingly disadvantaged and at risk of poverty and social exclusion. Discourses that have gained this much purchase are productive, they change your own thinking, and they lead to actual policies that affect the lives of millions of people. The erosion of pension rights, the crisis in social and affordable housing, inequalities in the financing of social care.

I think as gerontologists, among the many and varied questions that we ask ourselves, crossing a spectrum of medical, biological, healthcare, economic, demographic and social perspectives, we must always ask the questions that lead us critically to assess the state we are in, and the challenge for us is, I believe, to understand and test issues of social justice and the unequal distribution of resources across the lifecourse, whatever our conceptions of those may be. Why is the world the way it is, who benefits, and whose interests is it serving? I hope that many of you will do this in your own research. And I hope you will then be willing to stand up and be counted in that research, and stray occasionally into the political and public spheres where power is exercised. The future is challenging, and I hope in turn that you will challenge the future.

Thank you.