

## 1 The changing meanings of old age

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This book explores an issue central to the study of age and ageing: Do we wish to preserve old age as a discrete stage of life, to be protected by welfare policies specifically targeting ‘the old’? Should old age be accorded a privileged status? This may recognise the needs of a particular age group with regard to health, income and social care. But by doing so, we support the inaccurate and possibly offensive definition of ‘old age’ as the stage of life beyond age 65 – a demarcation line that has no biological or cognitive significance, since human beings age at very different rates. Defining old age in this way may ghettoise and marginalise one group of people in society, encouraging prejudice against them via policies that ‘single out, stigmatise and isolate the aged from the rest of society’,<sup>1</sup> in a way that can be seen as subtly ageist. On the other hand, should we dispense with age as a categorisation and work towards an ‘age-irrelevant’, ‘age-neutral’ or ‘ageless’ society – one in which individuals will be judged by the content of their character, rather than their chronological age? Is the concept of old age an outmoded relic from the past?

In the pages that follow, the answer will broadly be that the latter course is fraught with dangers for older people and has emerged in the context of wider attacks on the welfare rights of all marginalised people in society that are themselves a product of the new economic and political agendas that began to take root in the 1970s and are now in full bloom in the United Kingdom (UK) and United States of America (USA).<sup>2</sup> The term ‘neoliberalisation of old age’ will be used to describe this process. Neoliberalism as an ideology will be subject to a forensic and critical analysis, particularly regarding its effect on welfare states. In addition, the current old age agenda will be placed in its historical context. In particular, an approximate threefold periodisation of postwar policy developments will be strongly implicit. The first period, lasting from 1945 to the OPEC-led

<sup>1</sup> Carroll Estes, *The Aging Enterprise* (1979), p. 2.

<sup>2</sup> This book is mainly about the UK, but some comparisons are drawn with the USA (especially in Chapters 4, 5 and 6).

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oil price hike of 1973, was a period in which old age was generally viewed in western societies as a stage of life to be protected and the right to retirement remained sacrosanct. From 1973 to the early 1990s – the second period – there were increasing attacks from the political right on state provision for old age – particularly pensions, but also retirement itself. Finally, from the early 1990s to the present – driven by the growth of low-paid, part-time, casualised jobs – there has been an emerging consensus that the available supply of labour should be maximised, that therefore the trend to early retirement should be reversed, that state pension ages should be raised and that older people should be forced to work in paid employment until aged in their late sixties and early seventies.

The central thesis of this book is therefore that the old age agenda is being redefined and transformed. A ‘back to the future’ scenario is emerging, involving a return to pre-twentieth-century conceptualisations of old age as a marginal social category, applying only to the oldest-old and associated with extreme infirmity. This new agenda has been driven both by structural economic changes and by the neoliberal political revolution: the complex interaction between structure and agency will be a recurring theme of this book. Subsequent chapters will examine the ways in which aspects of the ageing debate have been framed in accordance with neoliberal principles and certain solutions have been presented as natural or inevitable, with particular regard to demographic pressures, pensions reform, the raising of state pension ages, retirement, intergenerational equity, ageism/age discrimination, and all related issues.

Since the 1970s, and particularly since the early 1990s – driven by the rise in the employment rates of many jobless groups<sup>3</sup> that lasted until 2008 – there has been increasing pressure to redefine old age almost out of existence in the name of agelessness, to remove the protective walls that have hitherto shielded older people and, in the process, to attack their welfare rights. The most obvious expression of this has been the pressure to raise state pension ages and force people to work later in life, but this is only a part of a wider onslaught against welfare states. An intriguing contradiction explored in this book is that this is occurring alongside the rediscovery of ageism, accompanied by policies purporting to counter it and other discriminations. Paradoxically, therefore, some rights are being enhanced in order that others can be diminished.

On many levels, the social agendas of twenty-first-century western societies are becoming like those of the nineteenth century: widening income

<sup>3</sup> The conventional unemployed, lone parents and older people. The exception were those on disability benefits.

inequality and the growth of a plutocratic super-rich whose activities are beyond political control; the effective political disenfranchisement of a substantial section of the population who do not actively support the neoliberal project (as opposed to passively accepting it); an increasing polarisation in labour markets between a well-remunerated, high-skills core and a large hypercasualised, often part-time, low-paid periphery; a reversal of the epidemiological transition with the reappearance of epidemics; a return to a class-stratified, qualitatively differentiated education system (in which private or religious providers are playing an increasing part); a shrinking of income support systems down to something resembling the Poor Law; and the disappearance of twentieth-century welfarist categories like ‘disability’, ‘unemployment’, ‘old age’ and ‘retirement’. Not for nothing did an eminent gerontologist warn some years ago of ‘the end of gerontology’, and *The Economist* magazine in 2009 triumphantly proclaim ‘the end of retirement’.<sup>4</sup>

### Ageing and old age

Generally speaking, gerontologists make a heuristic distinction between two separate entities: On the one hand, *ageing* is a long and complex process from birth to death, involving the interaction of an individual and their environment, with many variables involved. This newer ‘life-course’ approach is currently in vogue and it examines diversity, multiple identities and the many social divisions that define an individual’s lifetime experiences. It is also popular with those who oppose the rigidity of age-based categorisations, in that it views life as a continuous journey rather than a series of stages. This approach may be sociologically sophisticated but its practicality is questionable: can we really factor into our analysis age, gender, class, ethnicity, location, cultural identity and so on, and track an individual’s progress through life, taking all such variables into account? On the other hand, the concept of *old age* is much less problematic, since it scrutinises one discrete, chronological period – most often, age 65 and over (65+) – as the final phase of the lifecycle. This makes it simpler and more manageable, but in the process old age becomes marginalised and stigmatised. Such an approach is often criticised for being based on crude biomedical and welfarist perspectives. A major problem is that many gerontologists want to have it both ways –

<sup>4</sup> Bernice L. Neugarten, ‘The End of Gerontology?’ in Dail A. Neugarten (ed.), *The Meanings of Age: Selected Papers of Bernice L. Neugarten* (1996), pp. 402–403; ‘The End of Retirement’, *The Economist*, 27 June–3 July 2009.

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to preserve age-based social protections while rejecting age targeting as inherently ageist.

Ageing and old age have long fascinated social scientists, medical researchers and lay people, for a number of obvious reasons. First, the ageing process affects us all, and we are acutely aware of it. It is central to much popular culture, and is deeply ingrained in our patterns of thought. Age is also a powerful social division, and must be factored in alongside class, gender and 'race'/ethnicity in any complete social investigation. The greatest feminisation of poverty and welfare benefit reliance is in old age, even if most ire is directed at younger claimants with greater labour market relevance. Age is a determinant of particular social outcomes, such as crime levels (though the precise causal mechanisms can be complex). Many other examples exist – age norms and age-appropriate behaviours, stages of human development, age tensions at the micro-level of the family, age stratifications in childhood, the age patterning of social phenomena, age-targeted social policies, ageism and age discrimination in employment, or the complex hierarchies of age and seniority that characterise the social world. Age stratifications, age norms and age-appropriate behaviours are powerful. They are internalised by all of us, and influence our social outlook: we all live by what Bernice Neugarten called 'social clocks' that determine the 'right' time to perform certain social functions (for example, marriage, commencement of a career, parenthood and so on).<sup>5</sup> Finally, old age and death pose enormous spiritual challenges.<sup>6</sup>

Old age is also a major reason for the existence of modern welfare states, which are essentially welfare states for old people: in the UK, retirement pensions consume roughly 40 per cent of total social security spending, and social security can amount to between a quarter and a third of total public expenditure. (By contrast, all out-of-work benefits cost a little over 10 per cent of total social security spending.) The transition to retirement involves, on average, a step down to half of a household's pre-retirement income and a widening of inequalities. Those of gender are perhaps the most striking: women outnumber men in the pensioner population by almost two-to-one (in 2011, 7,430,000 women as against 4,646,000 men) and therefore all discussions of income support in retirement are really discussions about the poverty of older women. Of those aged 65+ who live alone, 70 per cent are women.<sup>7</sup> In 2012/13 the average gross income for a single male pensioner was £350 per week whereas for

<sup>5</sup> Bernice L. Neugarten, Joan W. Moore and John C. Lowe, 'Age Norms, Age Constraints, and Adult Socialisation', and Bernice L. Neugarten, 'Age Distinctions and Their Social Functions', in Neugarten, *The Meanings of Age*, pp. 24–25.

<sup>6</sup> Thomas R. Cole, *The Journey of Life: A Cultural History of Aging in America* (1992).

<sup>7</sup> Age UK, *Later Life in the United Kingdom* (2014), p. 3.

a single woman it was £298 per week. Single male pensioners received on average £120 from an occupational and/or private pension; by contrast, the equivalent figure for women was only £73.<sup>8</sup>

Good income support in retirement is vitally important. State pensions are thus highly political, involving choices about what kind of society we wish to create, how much national income we are willing to redistribute to those past conventional working age, how much we value old age and so on. Pensioners are arguably the most economically vulnerable group in modern societies, since their ability to lift themselves out of poverty is very limited indeed. Retirement tends to be a one-way street: the labour market presents very few offerings to retirees who might wish to return to work, and there is little or no chance of adding to any existing stock of savings. In short, there are many ‘under-pensioned’ people who suffer in old age the consequences of contingencies earlier in life that were beyond their control and often originate at the time of their birth. Those particularly at risk are women, part-time workers, the low-paid, the self-employed, disabled people, employees of small firms and ethnic minorities. This can be seen very clearly if one looks at the level and distribution of incomes in retired households (see Table 1.1).

From Table 1.1, a number of interesting conclusions can be drawn. First, there is a sharp step-down on retirement, and a heavy reliance on state benefits (especially by the poorest 60 per cent of pensioner households, for whom such benefits on average constitute about three-quarters of total household income). The amount yielded by private or occupational pensions is very low for every quintile other than the wealthiest: that this should be the case after many decades of their existence shows that such private schemes cannot provide the answer to income maintenance in retirement. Yet the expansion of private provision has been a central governmental aim for the past thirty years. Another salient point is that income from wages and salaries is very much skewed towards the top two quintiles, indicating that the higher social classes are more able to continue working after state pension ages (‘retired’ in this context means the head of the household being above state pension age). Again, income from both investments and private/occupational pensions is also markedly higher for the top two quintiles. Those with the highest incomes and holdings of wealth are most likely to continue working, indicating that accumulated wealth and private pension provision do not play a major part in incentivising retirement (to be explored further in Chapter 5).

<sup>8</sup> Department for Work and Pensions, *The Pensioners’ Incomes Series. United Kingdom, 2012/13* (2014), p. 29.

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Table 1.1 *Average incomes, taxes and benefits by quintile groups of retired households, £ per annum, 2012/13*

	Bottom	2nd	3rd	4th	Top	All households
<b>Original income</b>						
Wages and salaries	113	120	254	1,053	1,539	616
Self-employment income	35	82	52	51	142	72
Private pensions, annuities	1,758	3,274	4,955	9,665	23,552	8,641
Investment income	244	244	451	1,033	5,493	1,493
Other income	43	52	80	109	258	82
<b>Total</b>	2,194	3,771	5,792	11,912	30,984	10,931
<b>Direct benefits in cash</b>						
State pension	6,758	8,081	8,737	9,498	9,166	8,448
Other benefits	1,370	2,481	3,270	3,175	1,871	2,433
Total cash benefits	8,130	10,562	12,008	12,675	11,034	10,882
<b>Gross income</b>	10,324	14,332	17,800	24,586	42,019	21,812
Total direct taxes	1,044	1,117	1,427	2,678	6,676	2,588
Disposable income	9,280	13,216	16,373	21,908	35,343	19,224
Equivalised disposable income	11,274	16,002	19,471	24,778	41,538	22,612
Total indirect taxes	2,863	2,744	3,425	4,352	6,224	3,922
Post-tax income	6,417	10,472	12,948	17,556	29,119	15,302
Benefits in kind	5,600	5,739	6,178	6,330	5,822	5,934
<b>Final income</b>	12,017	16,211	19,126	23,886	34,942	21,237
Cash benefits as a percentage of gross income	79%	74%	67%	52%	26%	50%
State Pension as a percentage of cash benefits	83%	77%	73%	75%	83%	78%

Source: Office for National Statistics, *The Effects of Taxes and Benefits on Household Income, 2012/13* (2014), table 18A (figures may not add due to rounding).

In old age, the unexpected occurs: individuals may confidently plan for their retirement, but a sudden serious illness can destroy those plans. The health and social care costs associated with old age (and infancy) are also considerable: 80 per cent of an individual's lifetime health care costs are consumed during their first six years and their last three. It follows, therefore, that a major attack on welfare states, such as is occurring now, will focus on retired people. In the past thirty years, there have been increasing calls for the state to withdraw from pension provision in favour of the private sector, for state pension ages to be raised and for working

lives to be extended.<sup>9</sup> One major political problem is that it is difficult to cut benefits to retired people because they have always been seen as a highly deserving group: they have paid for their state pensions throughout their working lives, they have generally contributed to the future by raising children, they on average suffer higher levels of poverty, ill-health and disability and they are most often retired involuntarily. Neoliberalising old age thus presents unique challenges: ‘a significant change in attitudes to retirement is needed to extend working lives’ is one laconic comment.<sup>10</sup> As Kirk Mann has observed, the attack on benefits for older people has therefore been couched in paradoxical language: population ageing is presented as an enormous problem, driving all before it, yet is also said to be a great ‘success story’ and a cause for celebration.<sup>11</sup> (After all, it would be tasteless to present the modest gains in longevity that have occurred recently as unwelcome.) Exotic metaphors are used, such as the ‘ticking timebomb’ of demographic change, which do not bear close scrutiny: for example, nobody using such apocalyptic language ever explains just what will happen when this alleged timebomb explodes. There is an intriguing juxtaposition of triumph and disaster. Yet in the final analysis the right to retirement is being undermined. A typical example is the statement by Nicholas Barr:

The great triumph of the twentieth century is that people are living longer lives and healthier lives. This is great good news. It means that many more people reach retirement age and that people live longer in retirement. But it also means that pensions cost more. The problem, however, is not that people are living too long, but that they are retiring too soon.<sup>12</sup>

Likewise, more coercive, stricter labour market activation is presented as providing new ‘opportunities’, removing ‘barriers’ to working, bestowing greater ‘inclusion’ and even achieving upward social mobility. As will be argued in Chapter 7, in recent years UK governments have hijacked the language of liberationist advocacy groups and turned it round to justify an erosion of the welfare rights of those very same groups. Hence the social model of disability has been used to withdraw benefits from disabled people, the language of feminism has been used to apply greater conditionality and activation to lone mothers on benefits and anti-ageism has been used to justify the raising of state pension ages. Anyone who has read policy documents emanating from UK governments over the past

<sup>9</sup> Well analysed in: Kirk Mann, *Approaching Retirement: Social Divisions, Welfare and Exclusion* (2001); Kirk Mann, ‘Activation, Retirement Planning and Restraining the “Third Age”’, *Social Policy and Society*, 6, 3, July 2007, pp. 279–292.

<sup>10</sup> Scottish Widows UK Ninth Annual Pensions Report, *Retirement Savings Across the Nation* (2013), p. 5.

<sup>11</sup> Mann, ‘Activation’, pp. 280–282.

<sup>12</sup> Nicholas Barr, ‘Retirement Age – a Good News Story’ (2010), blogs.lse.ac.uk



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fifteen years will be aware of the linguistic contradictions that have to be negotiated and decoded.

In attempting to capture the elusive meanings of age, sociologists often distinguish between different kinds of ‘time’ or ‘age’. These can be quickly summarised. *Chronological* age is calendar time, involving an interaction between *biographical time* (an individual’s life-history) and *historical time* (the historical context in which individuals age, with different cohort and generational experiences). *Social* age refers to socially ascribed identity, status differentiation by age and so on, by age-graded laws, age norms, age expectations, rights and obligations. *Physiological* or *biological* age covers the varying changes in physical and cognitive functions – functional ability, muscle tone and strength, bone density, organ reserve, intellectual ability and so on – over the lifecourse. Finally, *psychological* age encompasses the subjective assessment by an individual of their own age.

Several generations of social scientists have attempted to construct overarching theories of ageing and society.<sup>13</sup> Activity theory was influential in the 1950s and argued, perhaps rather unsurprisingly, that old people should stay active as part of the process of adjustment to old age, nurturing supportive relationships. Disengagement theory was dominant in the 1960s. Based upon interviews with retirees in Kansas, it suggested that older people gradually disengage from active social roles, reducing their interactions with others; as part of this disengagement process, older men discard the role of worker.<sup>14</sup> Modernisation theory saw old age emerging as a discrete category with the development of advanced industrial societies, the growth of welfare state categorisations, the bureaucratisation of society, the spread of information retrieval systems and so on. It was partly in reaction to a perceived complacency and functionalism in such theories that ‘critical gerontology’ emerged in the 1970s in the USA (boosted in part by the civil rights movement and the reappearance of grey power). Age divisions were viewed as embedded in capitalist inequalities, reinforced by other divisions; old people were seen as economically and culturally marginalised by being deprived of work and other status-enhancing roles. It was from this broad critique that structured dependency theory emerged in the UK in the 1980s, also viewing age as a major cause of economic inequality under capitalism.<sup>15</sup>

<sup>13</sup> There are many sources outlining these theories. For a very useful recent summary, see Chris Phillipson, *Ageing* (2013), ch. 3.

<sup>14</sup> Elaine Cumming and William E. Henry, *Growing Old: The Process of Disengagement* (1961).

<sup>15</sup> Peter Townsend, ‘The Structured Dependency of the Elderly: A Creation of Social Policy in the Twentieth Century’, *Ageing and Society*, 1, 1, March 1981, pp. 5–8; Alan



Structured dependency was much misunderstood by its critics – sometimes wilfully so. It merely suggested the obvious: that the transition to retirement deprives an individual of their ability to sell their labour and forces them to become dependent on the state for much of their income; their circumstances in retirement will reflect pre-retirement structured inequalities.<sup>16</sup> Opponents of structured dependency theory accused it of presenting an unduly pessimistic view of old age (emphasising poverty, disability and ill-health) in which old people were seen as a homogeneous group, powerless to resist their fate. However, exactly the opposite was the case: structured dependency was a call to grey activism, and it emphasised the many divisions in retirement. Older people carried into retirement inequalities ‘created and legitimated at an earlier phase of the life cycle, particularly though not exclusively through the labour market’.<sup>17</sup> The most striking of these inequalities were economic, as the distribution of pensioner household incomes cited earlier convincingly demonstrates.

By the 1990s, however, a new theoretical perspective had emerged – one with striking relevance for this study, in that its emergence paralleled structural changes in western economies. Postmodern theories and lifecourse approaches viewed ageing as a continuous journey across the lifecourse, rather than a series of ‘stages’ (as implied by the older, rather deterministic, lifecycle model), with an extended middle age or mature identity being carried far into what had been old age. In late modernity, consumption was an increasingly important source of identity; self-actualisation through lifestyle choice was manifested in patterns of consumption. Identities could be ‘adopted and discarded over time, not as a consequence of any sense of progression or development, but at the caprice of the wearer. . . . One can, at least in theory, hit the fast-forward and rewind buttons of life in order to cast the ageing process into oblivion.’ Ageing had become ‘a matter of consumer choice and contingent identities’, and could be recycled repeatedly.<sup>18</sup> The ‘Third Age’ was presented as a time of activity, enjoyment and good health. Far from being characterised by bodily and cognitive decline, ageing was more negotiable: the ageing body was no longer determined by lifecycle

Walker, ‘Towards a Political Economy of Old Age’, *Ageing and Society*, 1, 1, March 1981, pp. 73–94.

<sup>16</sup> John Macnicol, ‘Old Age and Structured Dependency’, in Michael Bury and John Macnicol (eds.), *Aspects of Ageing: Essays on Social Policy and Old Age* (1990), ch. 3.

<sup>17</sup> Alan Walker, ‘The Politics of Ageing in Britain’, in Chris Phillipson, Miriam Bernard and Patricia Strang (eds.), *Dependency and Interdependency in Old Age: Theoretical Perspectives and Policy Alternatives* (1986), p. 37.

<sup>18</sup> Simon Biggs, *The Mature Imagination: Dynamics of Identity in Midlife and Beyond* (1999), pp. 59, 61.

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stages. Implicitly, this perspective also held up the ideal of agelessness: if the old markers of ageing were disappearing, in the conditions of late modernity, then the concept of ‘old age’ itself should be challenged. Grey activism should be directed at recognition rather than redistribution.

It is important not to over-simplify this postmodern turn in the sociology of old age, which was complex and contentious – and arguably has a long history.<sup>19</sup> It was not necessarily any more accurate than what had gone before, in that it tended to present old people as homogenous and undifferentiated (whereas inequalities *increase* after the transition to retirement). One problem was that it gained traction in academic sociology precisely because so many sociologists choose to operate at the level of generality; they are therefore over-willing to accept broad theoretical overviews, rather than wrestle with complex and often contradictory empirical evidence. The inconvenient fact is that this consumption-rich postmodern old age only applies to an elite of wealthy retirees – possibly only the top 5 per cent. Again, the notion that identities could be endlessly reinvented and that medical technologies could reshape the ageing body as part of this was far-fetched. In its defence, the idea of the postmodern lifecourse was perhaps more a description of an emerging minority trend than of a universal experience. For the purpose of this study, it only need be noted that the new postmodern turn spread through gerontology and influenced all working within it.

This new perspective had the potential to be liberating, by rejecting the metaphors of decay and decrepitude that had – to an extent – characterised older models of old age, and by fashioning a new positive mythology in which the status of old people could be enhanced by integrating them into society. However, this is not what happened. Against a background of increasing neoliberal hostility towards welfare states, this new analytical turn became the sociological basis for attacks on old people and a withdrawal of their welfare rights on the grounds that they were no longer in poverty. The change is summed up well by Robert Binstock’s observation that, in the 1980s and 1990s, there occurred a conceptual transition from ‘compassionate ageism’, portraying old people as ‘poor, frail, dependent, objects of discrimination, and above all “deserving”’, to a much more hostile, neoliberal-influenced set of stereotypes depicting old people as ‘prosperous, hedonistic, politically powerful, and selfish’.<sup>20</sup>

<sup>19</sup> For a good summary, see Carroll Estes, Simon Biggs and Chris Phillipson, *Social Theory, Social Policy and Ageing* (2003), ch. 3. On the history of postmodernity in general, see David Lyon, *Postmodernity* (1994).

<sup>20</sup> Robert H. Binstock, ‘From Compassionate Ageism to Intergenerational Conflict?’, *The Gerontologist*, 50, 5, 2010, pp. 575–576. See also, Thomas R. Cole, ‘Generational Equity in America: A Cultural Historian’s Perspective’, *Social Science and Medicine*, 29, 3, 1989, pp. 377–378.