Abstract

In all modern societies more people are living to later ages. This is widely seen as a crisis, imposing an increasing burden of costs due to the needs of older people for health and social care and pensions. This paper suggests a more optimistic perspective. It points out that in most higher income countries people are living longer but are also healthy and active later in life than ever before. The costs they impose on health services can be overstated. Consequently increasing numbers of them work, for pay or voluntarily, caring for others and reducing the public cost of services. It is often asserted that families care for older people less than in the past. This is also questionable. In the past, due to high death rates at younger ages, poverty and high migration rates, older people often did not have family support available. Now due to longer life expectancy, higher living standards and modern technology, older people may receive more family support than in the past. Later life is sad for many people. It always has been. But not for all. The older age group is highly diverse.

Keywords: Old age, ageing, health, diversity, work.

Resumen

En todas las sociedades modernas más personas alcanzan mayores edades. Esto es visto como una crisis, como la imposición de una carga cada vez mayor de los costos debido a las necesidades de las personas mayores para la salud y la asistencia social y las pensiones. En este trabajo se propone una perspectiva más optimista. Señala que en la mayoría de
INTRODUCTION: RISING NUMBERS OF OLDER PEOPLE

All higher income countries are growing older. People are living longer and an increasing proportion of these countries’ populations are in older age groups, aged above 60. More people are living to be very old, past 80, even past 100. In Britain there are now around 12,000 people aged over 100, compared with only 2,600 in 1981. In Japan, the country with a higher proportion of older people than any other, there are now over 51,000 people past 100, compared with 153 when records began in 1963. In both countries most of these centenarians are women: in Britain about 10,000 are female, less than 2000 male. Almost everywhere women outlive men, and long have, so populations of older people are predominantly female.

These growing numbers, and proportions, of older people are often seen as a source of crisis, as a ‘burden’ of helpless, unproductive older people on the finances of the state and of the younger generation, who must pay the growing costs of their health and social care and pensions, a ‘burden’ which can only grow in future. I will discuss whether the impact of the ageing population is

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1 Guardian. Sept 14 de 2012. ‘Japan’s centenarian population reaches over 50,000’. www.guardian.co.uk/world/2012/Sep/14/japan-centenarian-population
2 UK Office of National Statistics (ONS) (2910b), Record Number of Centenarians in UK. www.ons.gov.uk/ons
really so negative and the future so bleak. I illustrate my arguments mainly with reference to Britain, which I know best, but I hope they will be of some relevance to Chile; and I will look at the present situation in a long-run historical perspective, since I am a historian. I believe this can be helpful because there are widespread, mistaken assumptions about change over time. There are similarities between Chile and Britain. According to UN figures, life expectancy at birth in Chile is now 75.5 for men, 81.5 for women. In UK it is 77.2 years for men, 81.6 for women – very similar. In both countries women live longer. These average figures in Britain, and I assume also in Chile, disguise big socio-economic differences. Men born in a rich part of London, Kensington, have life expectancy of 88 years at birth; men born in the poorer district of Tottenham can expect on average to live only 71 years – a big difference. In both districts women on average live longer, but there is a similar gap.

The percentage of people over age 60 is about 13 in Chile, in Britain about 20. This is partly because the birth-rate in Chile has been higher and there are more young people. However the proportion of older people in Britain has grown more slowly over the past 10 years than was previously projected because in 2001 the birth-rate, which had been very low since the late 1960s, unexpectedly turned around and has remained at higher levels ever since. Britain is no longer one of the oldest, fastest ageing populations in Europe, as once appeared, but now has a more balanced population structure than several other west European countries.

One reason for the international panic about the ageing of populations has been the fact of falling birth-rates in many countries and the belief that this is a permanent feature of modern populations, which is occurring at the same time as people are living longer, creating societies with fewer younger people and more older ones. Yet this is not the case in Britain or Sweden, Belgium or some smaller European countries where the birth-rate has been rising again in recent years, for reasons that are not clear. In 2012 Britain’s birth-rate was at its highest since 1973 and the highest in the European Union. This is partly due to immigration- which itself increases the numbers of younger people in the population- and young female immigrants having children, but equally to the fact

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that British women are starting families at later ages than ever before, from their mid 30s, then many of them are going on to have two or three children7.

It is wise always to be cautious about population predictions. They are often wrong, generally because birth-rates are hard to predict. There is a history of this in Britain. The birth-rate first fell in a sustained way from the 1870s to 1930s, when it reached unprecedented low levels. This caused a panic, like that of the moment, in many European countries about the ageing of the population and the unbearable costs of health care and pensions that would result, though it also produced useful research in Britain on the potential of older people to remain at work and contributing to the economy8. It was assumed in the 1930s that the low birth-rate was permanent and there were gloomy projections that by the 1970s the British population would be quite small and aged. In fact the birth-rate rose again, quite fast, from the early 1940s to the late 1960s, the so-called ‘baby-boom’. Everyone then forgot the gloom and assumed that the birth-rate would remain high forever. Until it fell again from the late 1960s. Then the government and everyone else again failed to learn from past mistakes and assumed that births would remain low for ever and made policy accordingly—until the birth-rate turned around in 2001 and they were wrong again. Now we have too few midwives and school places in Britain due to planning based on these mistaken assumptions, though now, at last, the government wisely plans for a variety of future population scenarios. The British population is still ageing, but more slowly than was once expected and there are more younger people growing up than was expected.

The population of Chile has aged faster than that of Britain and other countries which industrialized earlier. In 1960 only 7.5% of the Chilean population was over 60 according to UN figures, compared with 17% in UK. By 1990 the Chilean percentage aged over 60 was 9, the British percentage 20.79. Since then the percentage of older people in Britain has remained stable at 20, while the over 60 percentage in Chile has risen to 14.9 among females, 12.1 among males10. Britain has had longer than Chile to prepare for an ageing population, though this does not mean that we have done it well.

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HEALTHY LIFE EXPECTANCY

It is often thought that when people reach their 60s they become much weaker, less useful to society, greater burdens. Some do, but very many do not- as we can see if we look around us. Certainly in Britain, I do not know the Chilean statistics, not only are people living longer, they are remaining fit and healthy until later in life. It was calculated in 2006 that when they reached age 65, men on average could expect healthy life for 13 more years, to age 78, women until age 80. Men and women could then expect to live on average a further five years, in less good health. This suggests that there are a lot of fit and active people in their 60s, 70s and even beyond. Healthy life expectancy has increased further in Britain since 2006.

The figures for life expectancy at age 65 in Britain are higher than the average life expectancy figures I gave earlier because these were statistics of life expectancy at birth and some people die before age 65, reducing average expectancy at birth, though by much less than in the past. It is often believed that until the recent past very few people survived to be old. This is because they look at past statistics of life expectancy at birth which show, for example, that in Britain in 1891 on average at birth men could expect to live only to age 48, women to age 54. But this does not mean that most men died around age 48 and women at 54. At this time, and in all previous historical times, in most countries, death rates of very young children were very high. This of course reduced average life expectancy at birth. Those who survived the dangerous early years of life had a good chance of living to later ages. In England and France even in the 17th and 18th centuries about 10% of the population was aged 60 or above. People have survived to old age in most times and places so far as we can tell. Historians estimate, cautiously, that even in ancient Rome about 6-8% of the population were aged over 60.

Of course, all the contemporary numbers are averages and not everyone remains fit and healthy in later life. Many older people are frail and need medical care in their later years, but the costly ‘burden’ of their medical care can be exaggerated. Older people are a high proportion of those seeking medical

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12 Thane, Old Age, p. 479
care now compared with past times. This is partly because younger people are much healthier and need less care than in the past, which is good news. Over time, sickness and death has come to be concentrated, or ‘compressed’ into the later years of life instead of spread throughout life as in past centuries. Also it is too easy to blame the ageing population for the increasing costs of medical care, which may owe more to the rising costs of technology, pharmaceuticals and medical staff. It has been calculated that the proportion of the increase in annual spending in the British National Health Service that is due to population ageing is only 1.5%.

Increased health care costs due to the ageing population are perhaps less than they might be in Britain due to discrimination against older people in the health care system. This has always existed in Britain and there is strong evidence that it continues. For example, annual screening against breast cancer is automatically available free of charge for all women up to age 70, then it stops despite the fact that breast cancer is more common after age 70. A survey for the British government Department of Health in 2009 found that people over 65 received poorer care after suffering a stroke than younger victims. These are not exceptional examples, as statements by groups of prominent doctors confirm. Discrimination and poor care is especially evident in psychiatric services for older people. At present, ‘austerity’ measures by the present British government are leading to severe cuts in health and social services. Again there is evidence that services for older people are being cut particularly hard. Cuts to budgets for residential care for older people are leading to repeated reports of neglect and very poor treatment in care homes and hospitals which are under-staffed by underpaid, under-qualified people. Cuts to the health service budget are leading health authorities to cut back on operations for conditions which are not ‘life-threatening’. These include such conditions as cataracts of the eyes and replacement of painful hip and knee joints. These mainly affect older people. Of course they will not die of poor eyesight and painful joints, but their capacity for independence and keeping fit will be severely impaired.

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18 NHS Confederation UK, ‘NHS should close the door to unacceptable age discrimination’. www.nhs.confed.org/priorities/latestnews/Pages/nhsshouldclosethodoortounacceptableage-discrimination.aspx
increasing the costs of caring for them and the ‘burden’ they impose on others. State pensions are not being cut, but they are not increasing in line with prices and British state pensions have never provided an income adequate to live on. Again, this is likely to have adverse effects on the health of older people who are less able to afford good food or heating. Also the larger pensions many workers receive from their employers, including from the government for state employees, are being reduced.\footnote{Pemberton, Hugh, Thane, Pat and Whiteside, Noel (eds.), Britain’s Pensions Crisis. History and Policy. London, British Academy/Oxford University Press, 2006.}

**FAMILY CARE OF OLDER PEOPLE**

It is sometimes argued that the state has to take too great a burden of care for older people because families fail to do so; that in ‘the past’ families cared for the older generation, but in the fast-moving modern world they neglect them and get on with their selfish, busy lives. But in ‘the past’, at all times before the mid twentieth century, older people very often were not looked after by their adult children, sometimes because they had no children (in Britain many people did not marry; others were infertile) or their children had died. It is estimated that in 16th and 17th century England, one-third of women who reached aged 65 had no surviving children; by the late 18th century the proportion was about 20\%\footnote{Smith, James, ‘The Computer Simulation of Kin Sets and Kin Counts’. Bongaarts, John, Burch, Thomas and Wachter, Kenneth (eds.). *Family, Demography, Methods and their Applications*. Oxford, Oxford University Press, 1987, pp. 261-5.}. When children survived they were often very poor themselves and could give limited support, though there is every sign that they did as much as they could. Also young people have always migrated away from home in search of work. Another mistaken myth is that pre-industrial European communities were static, people living out their lives in one place. Migration was always common in pre-industrial Europe. If children migrated even to the other end of the country at a time when many people were illiterate and communications were poor, or in the nineteenth century if they were among the many hundreds of thousands who emigrated across the world to Australia, New Zealand, Canada, South America, it was very hard for the generations to keep in touch, though adult children, like migrants everywhere, sent money when they could to their parents from these faraway countries.\footnote{Thane, *Old Age*, pp.119-146, 287-307.}

In today’s Britain almost every older person has at least one surviving adult child and there is strong evidence that the generations keep in close touch in most families. Most older people in Britain have at least one close relative li-
ving at an easy distance from their home. Modern technology—motor vehicles, aircraft, telephone, the internet—enables the generations to keep in contact in unprecedented ways over large distances and to be together when necessary. There is every sign that most families do care for their aged relatives for as long as they can and place them in hospitals and care homes only very reluctantly and when they can no longer look after them at home because they need skilled care. Modern medicine keeps frail people alive longer than in the past and more older people spend their last years suffering from Alzheimer’s disease and other conditions with which families cannot easily cope. British families probably provide more care today than at any time in history, but there are limits to what they can do to support very frail older people  

It is sometimes thought that the ‘fact’ that older people are neglected by their families is proven by the evidence that so many of them live alone. It is true that many older people live alone in Britain: about 50% of women over 60, 25% of men. Some of these indeed report that they are lonely. This is especially so of men who, if they have never married or are widowed or divorced are likely to have fewer social contacts than older women. Women keep in closer contact with their children and other relatives and have more close friendships. Loneliness is greatest among those who lack family and friends. This has always been so. Living alone, in itself, does not necessarily mean that people are lonely. More older people can afford to live alone than in the past, due to higher incomes. Many older people report that they prefer to live independently for as long as they can because this keeps them fit and active— as it does— and they wish to move to live with relatives only when they become too frail to cope on their own. The do not want to be dependent on their families. This attitude has a long tradition in Britain: for centuries older people have said that they prefer to remain independent for as long as possible. Indeed in medieval Europe folk stories in many countries, far from expecting older people to live with their

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adult children, warned them of the dangers of doing so: the children might take all their property and then neglect them.\(^{26}\)

We should be wary of assuming that, even when older people live with the younger generation, they are necessarily well cared for. There have been alarming reports from Japan, where it has been traditional for older people to live with the family of their eldest son, of quite serious neglect and abuse of the older people.\(^{27}\) This can happen especially where it assumed that the family rather than the state should provide most of the care. Families need support from health and social services if they are to look after frail older people, which, as discussed earlier, can be very difficult and needs skilled support. Such support has been available in Britain, though it is now being eroded by ‘austerity’ measures.

**THE DIVERSITY OF LATER LIFE**

It is important to be aware that the older age group, aged past 60 or 65, is very diverse. It is common to talk of ‘old people’ as though they are all the same. But, everywhere, ‘old age’ stretches from people in their 60s to those past 100. This age group includes some of the very fit –people who run marathons in their 80s- and the very frail, the very poor and excluded and the rich and powerful: Queen Elizabeth 2 in Britain is still active, and very rich, at age 87, as is media mogul Rupert Murdoch, also in his 80s. A high proportion of older people in Britain are very poor, surviving on the low state pension and other state benefits, which are currently being cut. Poverty is greatest among older women, especially if they are widowed. Women are less likely than men to have an employer pension in addition to the state pension. If they do, it is generally lower that that of most men because many women work fewer years and for lower pay than men and these are the elements which determine the level of employer pensions. For the same reasons most women have lower savings in later life.\(^{28}\)

This diversity in old age is nothing new: even in ancient Europe, while there


were very many very poor older people, there were active affluent older people. In ancient Europe, Sophocles wrote his last play at around age 90, Euripides was still writing plays at around age 80, Plato completed *The Laws* around age 81. The Venetian, Enrico Dandolo, led his countrymen on the Fourth Crusade in 1204, which ended in the conquest of Constantinople, when he was 97. These may have been exceptions in their day, but there are even more exceptions now and they illustrate the great diversity of later life. Mick Jagger and the Rolling Stones are still capering around stages across the world, singing to vast crowds, in their 70s, and they have not led the abstemious lives normally recommended as the path to a fit, active old age.

**OLDER PEOPLE, WORK AND RETIREMENT.**

The many people who are now fit and active in their 60s, 70s and even beyond means that, far from being dependent burdens, many of them make a positive contribution to their economy and society, which is often underestimated. This is well documented in Britain where more people are now staying in work past what has been the normal retirement age of 65. It is a strange feature of recent British history that over several decades in which people were living longer and staying healthy to later ages than ever before, they retired from work at earlier ages than ever before. It is only since the Second World War that, in Britain and many other European countries, retirement at a fixed age, around 60 or 65, has become normal for almost all workers. Before that it was normal for public servants and managerial and white-collar workers to retire on a pension at 60 or 65, but not for manual workers, who worked for as long as they were able because they had no, or very low, pensions. This changed after World War 2 when pensions generally improved. In Britain the average male retirement age in the UK fell to 63 by 1990. There were similar changes elsewhere in Europe. Male retirement ages fell especially fast in the 1980s, among manual workers because of the decline in manufacturing industry. Also managerial staff were retired at earlier ages because employers wanted to reduce costs in a recession by losing their more expensive older. In Britain the average male

30 Shahar, *Growing Old*, p. 117
31 Thane, *Old Age*, pp. 385-406.
retirement age then rose to 64.5 in 2011 and is still rising, as, more slowly, is that of women.

Retirement trends turned around from the mid 1990s, partly because economic recovery led to fewer redundancies and some re-entry to employment by people in their 50s and above. Also, companies were less willing to provide generous pension packages to better paid workers as surpluses in their pension funds dwindled. Some employers began to recognise that they had lost valuable skills by paying off experienced senior workers, and that the potential shortage of younger workers due to the fall in the birth-rate required them to keep older workers, even to raise retirement ages. They became somewhat more willing to employ older workers, having previously believed—often mistakenly—that younger workers were better, more energetic, better able to cope with modern technology.

The belief that older people are inefficient workers who cannot learn new skills has been widely believed. But there has been good evidence since the 1930s that people can learn new skills to late ages, if they are offered training, which often, due to prejudice, they are not. Also that they are generally reliable workers, taking less time off than younger workers, and their accumulated lifetime experience is valuable in itself in many occupations. Especially now that more work is sedentary, rather than heavy manual labour, opportunities for older workers should be improving34.

Labour governments in Britain between 1997 and 2010 actively encouraged and advised over-50s into work because they thought it desirable for them to work in view of the ageing population, and as a means to cut the cost of pensions and welfare benefits. Also, they were under growing pressure from older people themselves, who began to organize and campaign to remain in employment, forming organizations such as the Third Age Employment Network (TAEN), now the Age and Employment Network35. Another feature of the increasing physical and mental fitness of many of the older generation is that they have become more organized and militant, particularly in opposing all forms of discrimination. After all, the militant generation of 1968 is now growing older and many of them are still militant. They have helped to bring about, and have been helped by, legislation outlawing -age discrimination introduced by the European Union. This law has been adopted with varying de-

35 The Age and Employment Newtwork, www.taen.org.uk
degrees of enthusiasm by the member countries. In Britain since 2011 employers can no longer force employees to retire at a fixed age unless they can prove that they are unfit for the work. In France, by contrast the retirement age is still very rigid, for example universities still will not employ anyone, even for a short time, above age 65.

The economic crisis from 2008 did not, by 2011, increase the numbers of older unemployed people as previous recessions had done and steadily increasing numbers of people are staying at work past age 65. This is often because they still feel active, enjoy their work and want to go on working, though the growing numbers also has much to do with deteriorating private sector pensions and, especially from 2008, falling interest rates on savings, combined with the (very gradual) impact of age discrimination legislation and, as already suggested, the growing willingness of employers to keep them on. So, older people make an increasing contribution to the British economy through paid work and the taxes they pay.

OLDER PEOPLES’ VOLUNTARY WORK

Also important, and generally overlooked, are the unpaid contributions of older people to society and the economy. A survey in Britain in 2011 revealed that people over 65 are a substantial proportion of volunteers, formally, through voluntary organisations, which are important providers of various forms of welfare in Britain, working closely with state welfare agencies. About 30 per cent of over 60s volunteer regularly\textsuperscript{36}. Growing numbers of retired people work with overseas charities in low-income countries as nurses, doctors, teachers, giving training in office skills and how to start businesses, advising on improving water supplies, with skills and experience to offer which is vastly greater than that of many younger people. The large international NGO, Voluntary Service Overseas (VSO), was set up in 1956 to provide opportunities for young people to volunteer in poorer countries for a year or so after leaving university. Now, an important resource is the growing number of fit, active retired people. In 2008 28 per cent of VSO volunteers were aged 50 or above, compared with 3 per cent twenty years before\textsuperscript{37}.

Also older people give voluntary help informally, assisting relatives, friends


\textsuperscript{37} Personal communication from CEO of VSO, 2010.
and neighbours, many of them also retired\textsuperscript{38}. And, of course, very many older women care for their frail husbands and for disabled adult children, saving the state welfare services a considerable sum. In 2010-11, according to a government survey, 65 per cent of people over 65 regularly helped neighbours of similar age or older and were the most likely age group to do so; 30 per cent helped neighbours aged under 65. 49 per cent looked after young children, including their grandchildren\textsuperscript{39}. The value of formal volunteering by older people is estimated at £10 billion p.a. saved to the budget of public social services; the value of informal social care at £34 billion\textsuperscript{40}.

Increasing numbers of grandparents help younger people in employment by caring for grandchildren, sometimes retiring from paid work themselves to do so. 1 in 3 working mothers rely on grandparents for childcare, 1 in 4 of all working families. 43 per cent of children under 5 whose mothers are employed are looked after by grandparents, 42 per cent aged 5–10 after school, when sick and in school holidays. The value of this childcare contribution is estimated at £3.9 billion pa. Four in 10 parents say they are more likely to turn to grandparents for help with childcare during recessions, such as the current one, in order to save money and due to the growing costs and falling numbers of nursery places, largely outcomes of government cuts in public spending. Grandparental care is most common in poorer families but not exclusive to them\textsuperscript{41} and is probably increasing among middle class families as they feel the impact of recession. Forty percent of grandparental care is provided by grandfathers\textsuperscript{42}. Whether such care is more or less common than in the past we do not know because there are no reliable, long-run statistics. It is certainly not new. Older people have always given support in various forms to their families and communities as well as taking it; grandparents have always looked after grandchildren when the two generations were alive together, which is more common now than ever before.

Far from lavishing their money on their own pleasures, as much current rhetoric in Britain about ‘intergenerational inequity’ and the privileged position of ‘baby boomers’ compared with the younger generation, would have it, those

\footnotesize{\textsuperscript{38} Women’s Royal Voluntary Service (WRVS), ‘Gold Age Pensioners: Contribution Outweighs Cost by £40 billion’. 2011. www.goldagepensioners.com
\textsuperscript{39} UK government Citizenship Survey.
\textsuperscript{40} WRVS, ‘Gold Age Pensioners’.
\textsuperscript{42} Rutter, Jill and Evans, Ben, \textit{Listening to Grandparents}. Informal Childcare Research Paper 1. London, Daycare Trust, 2011.}
who have income to spare, as many do not, share it with their younger relatives. 31 per cent of British grandparents save to help grandchildren buy a home; 16 per cent in their 60s and one-third in their 70s give financial support to grandchildren, including to pay school and university fees, and, increasingly in the recession, to their children. It is only when grandparents reach age 75 or older that they are more likely to receive than to give financial and practical help to younger people. Nor is this new: historically, older people have been always givers as well as receivers of care and financial help.

Overall, over 65s are estimated to make a net contribution to the UK economy of £40b, after deduction of the costs of pensions, welfare and health care costs, through tax payments, spending power, donations to charities (£10 million per annum) and volunteering.

CONCLUSION

Older people are much less of a ‘burden’, dragging down the economy through the net costs they impose, than is conventionally believed, indeed quite the opposite: as an age group, they more than pay their way. It is commonplace to look back to a mythical ‘golden age’ when life was better for older people than now. In most higher income countries it is reasonable to argue that the golden age is now.

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