

Sam Smethers

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The Challenges of an Ageing Society

We are an ageing society yet we are still obsessed with youth. We talk about the power of the grey pound but so much of commercial marketing is aimed at younger consumers. In short, despite all the statistics we haven't quite got our heads around it, or perhaps we don't want to. There are now more over-65s than there are under-16s in the UK. Four and even five generation families are becoming more common. Increasingly grandparents are not the oldest in their families. One in four grandparents have a living parent, this rises to one in two for working-class families. Our longevity is something to be collectively celebrated. But it brings some big challenges and also drives some overriding and potentially misleading assumptions.

Yes we have an ageing population, but that ageing experience differs hugely by social class. Working-class women are four times more likely than middle-class women to become a grandparent before they are 50. We need a life-stage approach to ageing today, tomorrow and in 2020 if we are to really understand the ageing and family lives of everyone in our society, not just the vocal middle classes.

Yes, women are having children later in life, but again that differs considerably by socio-economic status. The gap is closing but the differences remain more significant than the similarities. And this impacts directly on when their parents (usually their mothers) become hands-on grandparents. Working-class mothers are also more likely to turn to grandparents for childcare. Both because they have to (cost, flexibility and availability) and because they want to (that middle class concept of choice is exercised by working-class families too). These grandmothers are then more likely to drop out of the labour market or reduce their paid hours to provide childcare.

More people living longer with chronic ill health means we face the prospect of a burgeoning social care bill. The need for social care reform is compelling and pressing. But working-class men in Glasgow, for example, are far less likely to live to see their 80s and 90s than the rest of us. Under a new social care system, should they pay the same as everyone else for their care? No doubt that by 2020 they will be expected to, but it will be grossly unfair.

The decline in the ratio of the working age/retired population from 4:1 to 2:1 means the cost of paying for our retirement is unsustainable. So we have to work longer and pay more. There has been talk of a rift between the generations and a breakdown in the intergenerational contract. But this intergenerational contract is incomplete because we do not consider intra-family exchanges where more resources pass from

older generations to younger – from grandparents to parents, to grandchildren – than pass in the other direction. In fact, it is only when grandparents reach the age of 75 or over that they are more likely to receive than to give help. Presenting older people as takers not givers, as those who need help from their families rather than those who care for their families is simply failing to consider intergenerational exchanges within the family.

What does intergenerational reciprocity mean? Put simply, ‘I will care for you and yours today so that you care for me tomorrow.’ Will we value it more in 2020 than we do now? Possibly. If the demographics have anything to do with it, we should. If public spending is going to be scaled back in the way we anticipate, we will have to. There won’t be much else to put in its place. As the state rolls back through spending cuts it will be the informal caring role provided by the family that will fill the gap. And those who don’t have family may be left to sink or swim. Can we create a new model of state intervention that works with family and community in a different way? Can we bring family and isolated older/younger people together to extend what functional families can do for communities? That remains to be seen. But I believe we can do something new with family and community that would at least mitigate the worst effects of spending cuts in the years ahead. That is, if we really want to.

So what is happening now that will continue? Women are becoming mothers later in life and having fewer children. Families are becoming increasingly beanpole: long and thin in structure. Grandparents are playing a significant and growing role in caring for children. Families are increasingly diverse and many need more support and it’s grandparents who are often the providers of that support. Working-class families have children younger and are more likely to live in four generation families, so although women overall are becoming older mothers there are big socio-economic divides. Grandparents are doing more across the population and this is likely to continue. But the fact is that working-class families disproportionately rely on grandparental childcare and with our 24/7 low wage, part-time, temporary contract economy (which will continue) formal childcare simply doesn’t fit the needs of many low income families. But there are some signs that today’s baby boomers don’t want to play that hands-on childcare role that other generations have done. Families in 2020 may find themselves with an increasing childcare deficit that formal childcare either won’t or can’t meet.

Grandparents play a significant role in family crisis situations, stepping in to care for children when parents are no longer able to do so. There are 300,000 children who are being brought up by grandparents or other family members because of parental drug or alcohol misuse, abuse or neglect, domestic violence, bereavement, disability, family breakdown or a combination of factors. Pressure on public finances in the next ten years will mean that local authorities will increasingly turn to family and friends carers rather than taking children in to foster care. We have to ensure that they at least put some minimal levels of financial and practical support in place for grandparents and carers who take on this caring role. But my sense is the old solutions won't win out and we will have to come up with some creative approaches to this persistent problem; demonstrating why supporting family and friends care is the cost-effective as well as the right thing to do for the child.

Another interesting development that will feed through the generations is the changing role of fathers. Will today's much more actively involved dads create granddads with an equally active role in their families? The limited evidence we have so far suggests that granddads do already get involved and can be very significant figures in their families' lives (with teenage boys, for example) but it still tends to depend on grandmothers becoming involved first. My prediction for 2020 is more actively involved granddads in their own right, and that is something very much to be welcomed.

This comment piece is all about ageing, but in fact it's as much about social class. It's about really understanding the ageing experiences of everyone in our society, not just those whose experience dominates. It worries me that on social care, pensions, family policy, childcare we are fundamentally unwilling to start from the place in which we will find most of the population. So we begin with the wrong assumptions. I see no sign that by 2020 this middle-class lens will have dropped from our eyes. There are big haves and have-nots in every generation of our grossly unequal society. Organisation for Economic Co-operation and Development (OECD) statistics show that we are one of the most unequal societies for both children and older people. Sadly, I do not believe that by 2020 we will see a more equal picture, probably the reverse.

Yet, the signs are that the resilience and permanence of the role of grandparents and the wider family will persist. Family and personal relationships define us and shape our priorities, our view of the world, far more strongly than age, class or anything else. It is what we need and what we value. The ageing society debate has made the obvious error in defining people by how old they are rather than by the life-stage in which they find themselves. Perhaps by 2020 we may at least have started to approach the debate in a new way.