

The rapid ageing of the population poses a number of important questions that historians have only recently attempted to answer. How has this demographic transition come about? Was there a Golden Age for the elderly in the past? How does our present provision of public pensions compare with historical welfare provision? Is there more or less institutionalisation of old people today than yesterday? In this judicious survey Paul Johnson considers these and other key issues and provides illuminating answers.

# Old Age And Ageing in Britain

The ageing of the population over the last hundred years has fundamentally changed the structure of society, yet until the 1980s little had been written by historians about either the social impact of ageing or the changing experience of older people in modern Britain. The enduring historiographical invisibility of older people has been in sharp contrast to their growing physical presence.

From the mid-sixteenth to the late-nineteenth century, fewer than 10 per cent of the English population was aged over 60; in 1901, for instance, 8.1 per cent of people were aged 60 and above. Yet by 1941 more than 14 per cent of the population of England was aged over 60, a figure which had risen to 20.7 per cent by 1991. This experience is not peculiar to England; virtually all developed societies have experienced a similar ageing of their populations in the twentieth century, because of similar fertility and mortality trends. The secular ageing of society has affected the nature of family relationships, the structure and performance of welfare systems and the working of the labour market, though it has had less impact on social attitudes towards elderly people. This article will first examine the causes of population ageing, and then consider the major social and economic consequences.

## The causes of population ageing

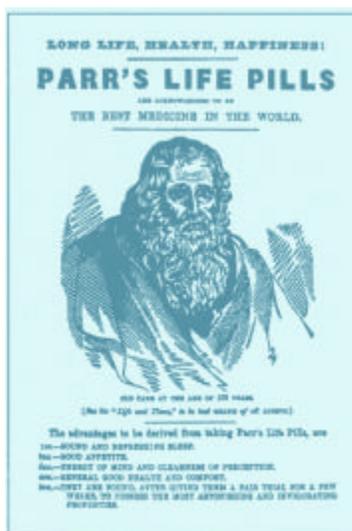
The rapid ageing of the population is a twentieth-century demographic transition quite unprecedented in the population history of England, or of any other country for which long-run demographic records exist. It has two interrelated causes.

First is the decline in fertility which began around 1870, and which has seen a reduction in average births per mother from 6.2 in the mid-Victorian period to less than 2 today. When the fertility rate is declining, each successive birth cohort (defined as a group of people born in a given year) is smaller than the last. The immediate effect is for the number of infants and children in society to decline, followed by the number of young adults as the lower fertility rate works its way up the age structure.

Meanwhile, however, the larger cohorts of people born before the onset of fertility decline move through their adult years towards old age. The result is that the proportion of children in the population falls and the proportion of older people rises. Once the fertility rate settles at a new, lower, level, the age structure of the population will shift (over about 70 years) to reach a new equilibrium with a permanently lower proportion of children and higher proportion of older people.

Since fertility rates in England have been relatively low since the 1960s (though certainly not stable), the age structure will move towards its new long-run equilibrium around 2030 by which time almost one quarter of the population is expected to be aged 60 and above.

The second reason for the ageing of the population is an improvement in mortality experience. Although on average fewer children are now born to each set of parents than was common in Victorian England, those who are borne are likely to live much longer. For males born in 1841 the expectation of life at birth was only 39 years, compared to 76 years today. Part of this improvement has come from the reduction in infant mortality rates (deaths of infants before their first birthday); in the 1840s a male baby which managed to survive to its first birthday could then expect to live to age 47. Some of the improvement has come at older ages; a male born in 1841 who managed to survive until age 60 could expect, on average, a further 13 years of life, whereas a male born in 1931 who has survived to age 60 can expect another 19 years of life. The major change, however, has come from the reduced mortality rates between the first and sixtieth birthdays. This means that, although the size of



Old Parr, who allegedly lived to fulfil the promise in *Genesis* of 120 years of life, was used to promote a Victorian quack remedy – an ‘infallible Medicine for conquering disease, and prolonging human life.’ Source P.Laslett, *A French Map of Life*, 1989

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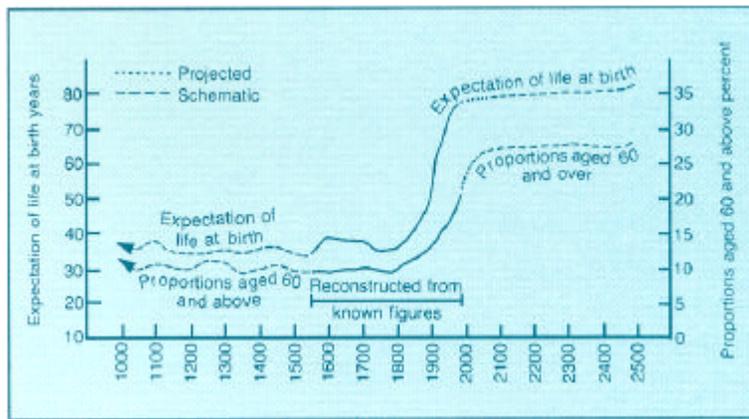


Figure 1. The secular shift in ageing in England.

Source: P.Laslett, *A French Map of Life*, 1989

twentieth century birth cohorts has been declining, many more of those who are born now survive to age 60.

The combination of these fertility and mortality effects has profoundly altered the age structure of the population, increasing both the average age and the proportion of people aged over 60 (see Figure 1). The median age in England and Wales was 24 years in 1901, by 1931 it had risen to 30.3 and in 1981 was 34.7 years. It is projected to reach 37.6 years by the end of the century and could be as high as 40 by 2010. In 1901 England was a very youthful society, with half of all people under the age of 24, but within fifteen years it will be aged, with half of all people having passed their fortieth birthday.

## Definitions of old age

Why should a reduction in the number of children and an increase in the size of the older population affect society and social institutions? It does so because age is an important correlate of economic activity and social participation. Just as children are regarded as economic and social dependents, so older people are often similarly categorised because of their non-participation in the formal labour market and their typically greater than average use of health and welfare services. However, whereas definitions of childhood, although changeable over time, are chronologically quite precise, definitions of old age are very flexible. Varying individual economic and physiological life histories create tremendous diversity among chronologically homogeneous groups of 60 or 70 or 80 year olds. Modern research reveals how important gender, class, ethnicity and location are in determining the experience of ageing in Britain today. In particular they emphasise that old age is a predominantly female experience; the greater life expectancy of women means that by age 85 they outnumber men by more than three to one. Historians have barely begun to unravel the multiple experiences of ageing hidden behind the average ages for men and women aged over 60 or 65. These were the most common chronological definitions of old age used in the nineteenth century, and have become enshrined in twentieth century public pension schemes.

## Family relationships

The decline in fertility and improvement in life expectancy over the last hundred years has had an important effect on family structure. Large numbers of siblings but relatively low life expectancy meant that the structure of the typical late-Victorian family was short and fat - i.e. children had large numbers of lateral kin (brothers, sisters, cousins) but relatively few ascendant kin (parents, grandparents) alive at any one time.

The typical late-twentieth century family structure, by contrast, is tall and thin, with few lateral kin but with a high probability of children having surviving parents, grandparents and even great grandparents. This change in family structure has had an important but seldom appreciated consequence for older persons - the typical 80 or 90 year old today is more likely to have direct descendant kin (children and grandchildren) alive than was the case in Victorian times. Although families today are smaller than in the recent past, they are better placed to provide intergenerational transfers of services and resources, whether from grandparents to grandchildren or *vice versa*.

Yet there have been many recent complaints that modern families are not fulfilling their intergenerational obligations. In the early 1980s Margaret Thatcher made an explicit call for a return to 'Victorian Values', to an individualism based around the fundamental social unit of the family. In 1993 there has been another outburst of polemic in favour of 'traditional' family norms whereby parents provide for their offspring and adult children support their aged parents. In terms of family support for the elderly, however, these rhetorical outbursts are based almost entirely on historical myth.

Research by the Cambridge Group for the History of Population and Social Structure, summarised in [1], demonstrates that England has never experienced high rates of co-residence of older people with their adult children, and that the nuclear family form has always dominated the extended family. A careful study of pensioners included in the New Survey of London in 1929-30 has shown that fewer than one fifth of elderly people lived in extended or multiple families, and only 7 per cent lived in three-generation households, and this at a time when 'traditional' close-knit working class families were widely believed to be the norm in London [2]. There has, it is true, been a substantial shift away from elderly people living in multi-generational households since the 1960s - according to Richard Wall [3] the last thirty years have seen as great a change in this respect as the preceding two centuries - but this is not because children have become less caring. It is partly due to the enhanced economic and physical ability of older people which enables them to sustain independent households, but mainly due to the fact that lower fertility and higher life expectancy has greatly lengthened the 'empty-nest' stage in which parents have no dependent children with which to share a household.

Population ageing has been associated with a change in the shape of the typical family and a change in household structure as rates of co-residence of aged parents with their adult children have continued to decline from their already low levels in the late-nineteenth century, but this does not mean that the ties between the generations are necessarily looser today than in the past. A better estimate of the strength or weakness of these ties is the level of institutionalisation among the elderly population.

## Old age and welfare systems

Somewhat surprisingly, the low rates of co-residence of older people with kin have not been associated with high rates of institutional residence for the elderly in England. Even during the 'crusade' against outdoor relief during the last thirty years of the nineteenth century, when many elderly paupers were forced into workhouses, the proportion of males and females aged 65 to 74 in poor law institutions rose to only 5.8 and 2.8 per cent respectively [4]. The supposedly caring, sharing late-Victorian family coincided with an institutionalisation of the elderly never matched before or since; age and sex-specific rates of institutional residence among the elderly are lower today than 100 years ago. In Victorian and Edwardian times, as today, it was those older people who lacked any surviving close relatives who were disproportionately represented in institutions, so the demographic

developments discussed above have contributed to the decline in institutionalisation.

Another contributory factor has been the public provision of income in old age which has allowed older people to maintain their economic independence. This is **not** a development of the modern welfare state. Both before and after 1834, the Poor Law provided an extensive range of pensions and assistance to needy elderly people [5]. David Thomson has used Poor Law data from Bedfordshire to estimate that in the 1840s two in every three women aged 70 or more,

	Employment	State Benefits	Occupational Pensions	Savings and Investments	Family
1929-31	35	44	5	14	2
1951	27	42	15	15	-
1961	22	48	16	15	-
1974	17	55	15	13	-
1979	12	61	16	11	-
1986	7	59	20	14	-

Table I Main components of pensioners' incomes (%)  
Source: *Social Trends 1986*

and half of all men over 70 were in regular receipt of poor law pensions. In addition half of women aged 65-69, and significant minorities of women 55-64 and men in their 60s received regular income from the poor law. Furthermore, he finds that the pensions were paid over long periods and at relatively generous rates - a typical mid-nineteenth century pension of 3 shillings per week represented something over three-quarters of the spending power of an average rural adult manual worker compared to a pension equivalent of only 40 per cent of spending power for twentieth-century welfare state pensions [6].

This view of the generosity of Poor Law pensions has been challenged by Hunt [7] who argues that these Victorian pensions look much less generous if compared to northern urban wages. Furthermore, the varying ages at which individuals began to receive a pension suggests that they may have been awarded more on the grounds of invalidity than of old age. It is certainly true that age-specific pensions are a creation of the twentieth century, with the qualifying age set at 70 in 1909, 65 in 1928, and 60 for women in 1941. Even so, entitlement for these pensions has not been based solely on age - the first pensions paid in 1909 were subject to a test of both financial means and of character, and national insurance pensions from 1928 have been conditional on an adequate contribution record.

Twentieth century pensions have, however, had very wide coverage among the eligible age groups, and this has meant their overall cost has grown substantially as the elderly population has increased. In 1910 expenditure on public pensions accounted for 4.3 per cent of total government expenditure and just 0.44 per cent of gross national product (GNP). By 1935 these figures had risen to 6.2 and 1.5 per cent respectively, and by 1981 to 12.1 and 6.0 per cent. The increasing cost of public pensions has forced governments to find additional sources of revenue. The first pensions paid in 1909 were financed out of general government revenue, but from 1928 national insurance pensions were financed by workers' and employers' insurance contributions, and this system was continued in the post-1945 welfare system modelled on the plans of William Beveridge. In 1951 national insurance contributions equalled 5 per cent of total income from

employment in the economy, but the rising cost of pensions means that by 1986 these contributions equalled 14 per cent of overall employment income.

Old age pensions were the first major welfare innovation of the twentieth century, and their cost and coverage has made them central to the course of subsequent welfare state development. They were introduced to provide older people with a more secure and less stigmatised form of income support than was available from the Poor Law, and this they have done, though old age poverty has not been eradicated. Social surveys since the 1950s have consistently found that older people are over-represented among the poor, and that the oldest old are more likely to live in poverty than the recently retired. Although the relative income of retired people has risen in Britain since the Second World War, this is more a function of the increase in occupational pension coverage (up from 13 per cent of the workforce in 1936 to 35 per cent in 1956 and 53 per cent in 1967) [8] than an increase in public support for the elderly. Nevertheless, Table I shows that social security payments (primarily public pensions) continue to dominate the income of elderly, while employment income has fallen sharply in the post-war period and financial support from family members has become too small to be registered in the surveys. One reason why public pension payments have not done more to improve the financial position of older people in twentieth century Britain is that their growth has been matched by a decline in employment income. This has led historians and sociologists to consider whether the expansion of public pension provision has been a response to lower rates of employment and a decline in the normal retirement age, or whether public pensions have caused this change in labour market behaviour.

## Old age and employment

In 1881 73 per cent of British males aged 65 and over were recorded in the census as having an occupation, but employment for this group has fallen almost continually since then to reach less than 8 per cent by 1987. Older women have also experienced a decline in employment rates (from a much lower initial level of only 18 per cent), though the trend is less apparent because of a countervailing increase in employment rates for married women. Phillipson [9] has argued from a marxist perspective that this decline in employment is a direct consequence of public pensions which have created a financially dependent retired population which serves as a reserve army of labour for the capitalist system. The concentration of unemployment among older workers in the recession of the early 1980s, and the expulsion of many of them from the labour market through early retirement schemes lends support to this interpretation.

However, the timing of the introduction and expansion of public pension schemes does not appear to be closely correlated with increases in retirement rates, and analysis of the census data shows that almost all the decline in employment for men over 65 between 1881 and 1931 is accounted for by sectoral shifts in the economy rather than public policy intervention [10]. In fact it seems likely that as early as 1881 at least 40 per cent of urban males over 65 had permanently withdrawn from employment. Retirement is not, therefore, a twentieth-century phenomenon, though the **normalisation** of retirement for males over 65 is a creation of the inter-war period. These low employment rates among older men in the late-nineteenth century were one of the motivations for people such as Charles Booth and Joseph Chamberlain to campaign vigorously for the implementation

of a public pension system. The first state pension was a response to, rather than a cause of, the lack of employment opportunities at older ages.

Public pensions, must, nevertheless, have had some impact on retirement behaviour in the twentieth century, particularly in encouraging employers and organised labour to adopt 65 as the normal retirement age for men. In this respect pensions have helped to create a more standardised structure to the later part of the life course.



Since capacity for work rather than a formal retirement age dictated participation in the labour market, the elderly might continue to work in physically less demanding jobs, as in this example of street trading. Source: G.Doré, London, 1872

## Attitudes to old

At the end of the nineteenth century fewer than half of all 20 year olds could expect to survive to age 65, so the prospect of

retirement and old age was remote and could be seen to be as much an economic misfortune as a physiological blessing. Today all 20 year olds can reasonably expect to survive to 65 and then to live for at least ten more years while in receipt of public and private pensions. At any given age older people today on average will be both wealthier and healthier than at any time in the past, they will have more surviving relatives (and better access to them by phone and car) and will enjoy greater economic and physical independence. Yet this undoubted improvement in the circumstances of older people may not have been matched by changes in social attitudes. The rising cost of public pensions and health care services (pensioners are recipients of over 50 per cent of NHS expenditure) has created a negative image of older people as a social and economic 'burden' [11]. At the same time the ageist attitudes adopted by many employers, especially since the Second World War, have increasingly stigmatised older workers as 'useless', despite the conclusive findings of industrial sociologists and psychologists in the 1950s and subsequently that, in most employments, older people are as productive as the young [12].

## Conclusion

The historical experience is not consistent with a view of the past as being a golden age for the elderly in which they were revered for

their wisdom and supported by their family, but nor is it consistent with a 'whig' interpretation of uninterrupted improvement in conditions over time. The task for historians now is to determine which sections of the older population have gained most from the long run changes in family structure, employment conditions and welfare systems, to understand how these relative costs and benefits of population ageing in the twentieth century have been distributed, and to discover the motivation behind public policy innovations which have directly affected the social and economic circumstances of older people.

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