ILC Friday three - 14 July 2023

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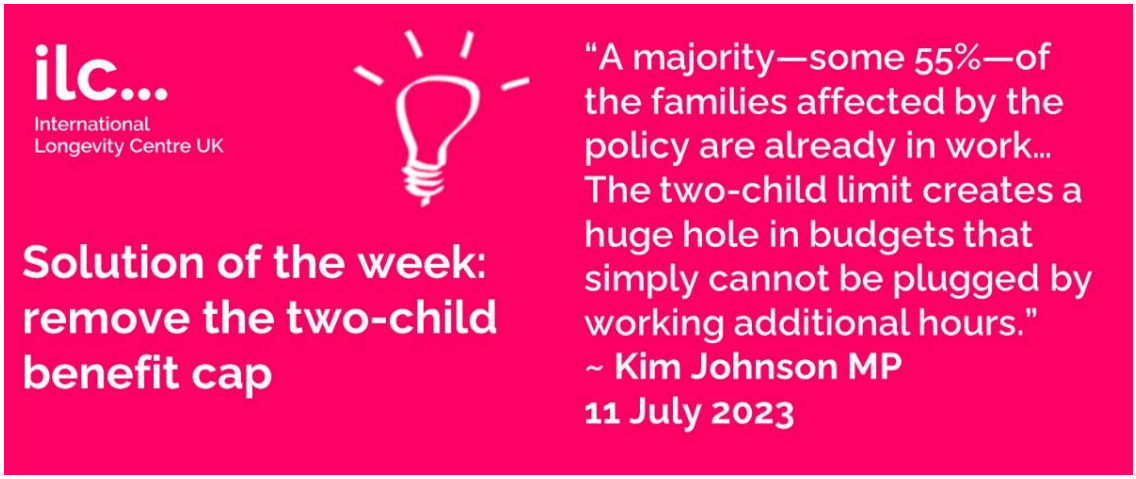
International Longevity Centre UK

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ILC Friday three

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Solution of the week - remove the two-child limit on benefits



Six years ago, the UK Government introduced a two-child limit that bars parents from claiming welfare benefits for any third or subsequent child born after April 2017. The measure has been heavily criticised since it was first proposed and represents a large direct cut to the living standards of the poorest families of around £3235 per child, per year. There is increasing evidence it has contributed to an increase in child poverty and disproportionately affects certain religious communities and ethnic groups, single parents, and blended families.

In 2019, the cross-party Work and Pensions Committee described the policy as "crude and unrealistic" and recommended that the two-child limit be abolished. It challenged the assumptions which underpinned the Government's rationale and it found no evidence that the two-child limit had encouraged parents of larger families to work more hours. Instead parents facing hard choices mean their children live in

Further studies of poverty in larger families and the impact of the two-child limit on have suggested that fertility rates in households impacted by the two-child limit have only decreased by around 5% equivalent to reducing the number of births by around 5,600 a year. And the 2021 poverty statistics from the Department for Work and Pensions show that while 31% of children in the UK are living in poverty, that proportion rises to 47% in families with three or more children.

With an ageing population and increasing economic dependency the stated rationale behind the policy is nonsensical and as China's one-child policy has shown such social engineering often backfires. As the growing cost of living pressures force more families over the poverty line the consequences are increasingly devastating. The longer-term impact can only mean even greater health inequalities and generations stuck in entrenched cycles of deprivation and poor health.

The End Child Poverty Coalition have said abolishing the two-child limit would lift 250,000 children out of poverty and a further 850,000 children out of deep poverty at an estimated cost of £1.3bn a year. Translate this cost into the wider societal savings such as better health and reduced welfare costs - estimated by the Child Poverty Action Group to be over £39bn a year - then the cost of scrapping the two-child limit is a price definitely worth paying.

What do you think? Since the start of the year, we've been highlighting examples of policy and practice which could help us adapt to increased longevity. And we've had a great response, with many of you sending us their solutions - thank you. We will collate ideas into a plan for the next Government and launch it at our Future of Ageing Conference on 7 December 2023. So, what do you think? Do you have different or better ideas? Let us know via events@ilcuk.org.uk

LET US KNOW

Generations - does *when* you're born shape who you are?



author of Generations argues that generational stereotypes fuel fake generational battles that distract us from vitally important trends. We often unthinkingly and unhelpfully encourage generational conflict, for example, on climate change - yet attitude polling and other evidence show no real generational gap in concern about the environment.

Big social trends can change all of us over a period regardless of our age — a shift towards greater acceptance of LGBTQ+ rights, for example. But we also change over our own life cycle as we go through formative experiences, such as having children. And there are cohort effects as well, leaving particular generations imprinted by specific experiences that happen at a crucial point when their attitudes are forming, such as the miners' strikes or the 9/11 terrorist attacks.

Generational conflict also is related to increased separation, where we live and in the patterns of our digital lives. Such separation also fuels stereotypes. While there has been a cultural shift in certain attitudes between the generations in a much more liberal direction, clear gaps remain between young and old on attitudes to race, immigration, sexuality, gender equality and identity - however, history shows us these gaps are not unusual. Bobby Duffy's work evidences that the ratio is constant with the youngest generation twice as likely to be comfortable with changing norms than the oldest. He says this is "Not just inevitable, but beneficial - a type of demographic metabolism that prevents us becoming a stagnant pond".

However, the biggest concern is the growing economic gap. The surge in asset values over the past 20 years has massively benefited the post-1945 baby boomer generation who own houses and have generous company pension schemes. Between 2002 and 2022 the ratio of median house prices to median earnings increased from five times to at least eight times across England and Wales and in London average house prices have increased to over 13 times earnings. So acquiring an asset such as a house or a decently funded pension from earnings is now almost impossible for younger generations.

In her last interview, Baroness Sally Greengross said "Most of us want to be useful. We want to feel that what we do has some benefit to somebody. So bringing the young and old together is enormously satisfying." And she warned we should "never exclude the generations from each other" - and nor we should. Similarly, Bobby Duffy emphasises the importance of generational thinking saying that "when you were born does matter and generations do change society" but also that we should not be derailed by the "mix of fake conflict and horoscope" analysis we see in the media.

Sally's vision was for a more inclusive world where everyone values age irrelevance and expects equality in all phases of life. She didn't mean taking age or generational thinking out of the equation but wanted proper consideration of all ages in everything. To take forward this legacy Sally's family has set up the Age Irrelevance Campaign, you can find out more via the button below.

Lifelong learning - what works across the world?



The ILC, in conjunction with Phoenix Insights, is seeking views from individuals and organisations across the world that support and facilitate successful continuous education and training across the life course.

As we lead longer and changing working lives, the case for both private and public organisations to invest in lifelong learning is clear. We’d like to hear from contributors who can share their insights about the aspects that make these programmes successful and the ways to effectively support older adults remaining in or re-entering the workforce.

Despite the plethora of learning materials and providers, it remains challenging for people to navigate this expanding learning landscape. There’s a lack of incentives to take the plunge into a new career, and many people simply can’t take the risks that come from taking time out of paid work to train and reskill.

Across the world, there are brilliant examples of government policies and learning schemes that help bridge that gap. But pockets of good practice need to become everyday practice.

We are keen to learn more about existing schemes, practices and programmes and that facilitate feasible and practical lifelong learning for middle-aged and older adults, and that’s where you come in. If you’d like to take part and help share good practice, please get in touch via the button below.

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Future of Ageing 2023 takes place on Thursday 7 December. If you haven't got your ticket yet, please register here.

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