



## ASPIRE – Active Ageing through Social Partnership and Industrial Relations in Europe \*

# State Pension Aid: Health and Hardness of Jobs Must Be Taken into Account

by Chris Ball

**The argument for extending working lives, was (and still is) that people must *work* longer because they are *living* longer.** One result of this policy was that state pension ages would be increased – to reduce pension costs and in effect, *force* people to work longer. In the UK, as things stand, in 2028 the state pension age (SPA) for men and women will rise to 67. An independent review has recommended that it should then rise to 68 and to 69 by 2039. This will probably be accepted – so it is not too far-fetched to predict a state pension age of 70 by 2050.

**But changes in life expectancy are now moving in unexpected directions.** The argument that our increasing life expectancy inevitably means working longer is no longer so bomb proof as it once seemed. The narrative has been oversimplified but the changing realities are not presently recognised. Young people who are being told, “you will not get your pension until you are in your seventies,” should sit up and take notice.

**Not only is there is little acknowledgement of the differences between increasing *life expectancy* (LE) and *healthy life expectancy* (HLE), but the idea that life expectancy is on an ever receding horizon, can no longer be taken for granted.** In fact, in some parts of the UK, life expectancy is plummeting (according to figures released by the Office for National Statistics). The decline is most noticeable in the former industrial areas, which have a legacy of ill-health and industrial disease that will continue take its toll, probably for the next 30 or 40 years. Even where life expectancy is still rising, it is going up at a slower rate, especially among women.

**Major inequalities are hidden away in the averages.** Life expectancy, healthy life expectancy and disability free life expectancy (DFLE) all vary by region, areas within regions, ethnicity, gender and socio-economic position. Rates of self-reported ill-health vary enormously across society. (They are much higher among older people from ethnic minority groups than white British, for example.) Having a blanket “one size fits all” state pension age (or *de facto* retirement age for many) no longer makes sense. It is time for health and the hardness of jobs to be recognised by earlier pensions for some.

**Poor people who are likely to die earlier, have to wait for their state pensions until the same age as the better off, who may be able to *afford* to retire on their personal savings, well before SPA.** The working poor and less healthy are in effect subsidising the longer pensions of the better off healthy.

**We have been in a fool's paradise, thinking that we can only go on living longer** (It was announced earlier this year that the life expectancy of American children had fallen for the second consecutive year for the first time since 1963.) A group of four academics has accused the Department of Health of ignoring these warnings of stagnating life expectancy. Professor Martin McKee of the London School of Hygiene and Tropical Medicine commented that recent trends have called into question the proposals to increase state pension age. Professor Danny Dorling of Oxford University described the change in demographic trends as, "The worst in Europe... when it comes to progress since 2010."

At the same time, British workers are looking forward to the worst state pensions of any major country, according to a report by the OECD. The idyllic picture of "early retirement" was hardly on anyone's radar until the 1970s and 80s, but became the norm, encouraged by early retirement packages. Now workers can only expect *rising* state pension ages while early retirement packages are off the agenda.

**While the nature of work has changed and jobs are rarely as unhealthy as they once were, rising incidence of diseases linked to obesity and alcohol consumption means life expectancy figures are the crudest of guides as to how long we can expect people to work until retirement.**

The conundrums of living longer, ageing healthily and remaining active in later life cannot be tackled unless workers exert influence over their working environments and take charge of their own lives and career plans. **Working longer is possible for many people but not if they have to work at the same break neck pace. There has to be change.**

**This has to be a collaboration involving employers and employees.** The question is, how to achieve this? Employers *say* they care, but in fact they are doing very little to change the nature of work. Age UK, the giant charity for older people, is not terribly bothered about people of working age.

**It is time for a *movement* of some kind. Sharing with employers and workers some of the innovations and ideas that address the implications of extending working life is in part what the ASPIRE project is all about.** With partners in Poland, Italy and Spain we have been holding workshops of employers and employees to help generate material for a resource pack and training module to be launched at the end of this year.

**Finally, a campaign for the right to retire and age actively, needs champions, leaders who will carry the banner and share knowledge with one another.** A *community of interest*, in a word. A pan European community of age management and active aging advocates / experts. Do you want to help us get it off the ground? We would love to hear from you!

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