

Interview with Caroline Abrahams, Charity Director, Age UK

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Abstract: Caroline Abrahams is the Charity Director of Age UK, Britain's leading charity focused on improving experiences of later life. The interview – conducted by Siân Adiseshiah, Amy Culley and Jonathon Shears – took place on Microsoft Teams on 10 June 2022. The conversation ranges across such issues pertaining to the focus of the special issue as age as a protected characteristic; ageism as a widespread experience; the importance of language and terminology; the place of narrative in the work of Age UK; the intersection of old age with gender as well as race, class and sexuality; the impact of the COVID-19 pandemic on older people; pensions and the gender pay gap; the suspension of the Triple Lock; and intergenerational relations.

Keywords: Caroline Abrahams; Age UK; pensions; suspension of the Triple Lock; intergenerational relations

Note on the author: Caroline Abrahams is the Charity Director of Age UK, Britain's leading charity focused on improving experiences of later life.

SA: We wanted to start with quite a broad question about the protected characteristic of age. Our feeling is that it's often overlooked in favour of some of the other characteristics – particularly of gender, sexuality, religion and race. We wondered whether you have a view on that and, if you agree, why you think that might be? And why ageism seems comparatively widespread and normalised.

CA: Yes. I do agree. It's interesting when we are in cross sector conversations about inequalities – for example health inequalities – it's not where people go, age, and I sometimes feel that they are slightly surprised if it's raised. The other thing is when there are discussions about other inequalities, for example, with the numbers of deaths through COVID-19 in the pandemic, and the overrepresentation of Black and minority ethnic people, people then forget that most of those people are older people, and it doesn't feature in how those issues get described or talked about in the public discourse. People just aren't very attuned, and I think that goes across lots of different people, whether their political proclivities are left or right; it just seems to be a general cultural thing at the moment in our society.

SA: Absolutely. Thank you for that. I've got a supplementary question. We are interested in language and terminology. Language and terminology are so important to identity – all identities – and they're important in relation to ageing and old age as well. This issue came up at our conference: there was a debate over what kind of language we should use to describe older people, and we wondered about Age UK and whether you have a set of terms that you think are appropriate.

CA: Our practice is to talk about 'older people'. We very rarely use the word 'old', and we never use the word 'elderly'. But actually, very occasionally I've deliberately used one or other word, and that's been in the context of, say, doing something with a popular newspaper where it's part of how they've been talking about it. Of course, as you'd expect we've asked older people what they think as well, and there's little consensus actually. Some people like 'senior citizens'. 'Older' is unobjectionable I think; it's probably the least controversial: that's probably why we've alighted upon it, but certainly different older people have slightly different views about it. There's no doubt about that.

JS: That chimes with the discussions we've been having. The second question we've got, and there's a bit of a run up to it: with our conference, and the journal special issue we are working on (where this interview will feature), we are interested in *narrative*, and so we are interested in storytelling, and we want to ask you about this. Our understanding of Age UK is that you offer practical support to older people

conducting educational-focused policy campaigns dedicated to improving lives. We are interested in the way that old age is narrativised or mediated through stories. Do you think, then, that narratives of ageing play a part in the work of Age UK and to what extent do you see that as challenging existing narratives and proposing alternatives? I wondered if that's linked to what you were talking about, sort of attuning people to old age. What role might narrative and storytelling play in that?

CA: I think probably the best way for me to respond to that is to explain that a lot of what we are doing publicly is trying to influence change in the best interests of older people. And as part of that we have paid staff and resources, but the main resource we have is older people themselves, and so a large part of what we are trying to do is to create platforms for older people to talk for themselves about their lives and what matters to them. That's rarely about something called 'ageing' but it's often about things that really matter to them because we are trying to achieve change around policies. We are probably a bit racier than your description of education suggested: we are quite political without being political if you see what I mean, but what we are trying to do is to get people who make decisions to make decisions that help older people, so that's politicians, whether that's in government or parliamentarians or whatever. So older people are key to how we try to do that themselves, and we call them storytellers, but what they are doing is they are telling their own stories, without interference from us hopefully, because it needs to be authentic and it's obviously their lives that they're talking about. Whether you would then say that narratives of ageing, which is a slightly more abstract way of looking at it – it's a more conceptual kind of approach – is something that we do, we probably don't really very much. We have a very small research team which is dedicated mainly to very practical kinds of work that, to put it at its simplest, gets us fantastic statistics, it gives a medium for us to make a big point in the papers, that sort of thing, at its baldest and crassest if you like. So we are spending less time these days probably in Age UK than we ever have done doing things that are closer to what you guys do, because in the past we had a much bigger research department where we were able to explore more conceptual stuff but we basically closed it because we haven't got the money to run it anymore. And there's plenty of other people who are working in those spaces. So narratives of ageing as such I think is a bridge further than we go really, but what we do do is, in lots of different ways, try to enable older people just to talk about what it's like to be an older person and what matters to them and, you know, what would make a difference to them and all of that.

JS: Yes, there are two things aren't there really. I guess there's storytelling and just allowing someone to tell their story, and then I suppose there's seeing that conceptually – analysing that as narrative – and narrative is about progress, and

change, and movement across time. You were talking about change before and those sorts of things, and I guess the one perhaps leads potentially to the other. The storytelling has to come first, doesn't it? You were talking in a clip I was watching about a project – I think it was called 'We are the Undefeatables' – and you were talking about film; so if we were analysing film we'd be analysing it in terms of a kind of narrative, and you mentioned at one point that one of the challenges you face is that people don't think this [experiences related to older age] is about them. I wonder whether that is about storytelling: it strikes me that storytelling would be key to that, of encouraging a sense of recognition, e.g., 'this is a bit like me'?

CA: Yes, maybe. I mean I guess the target for most of our work, not all of it, is policymakers and opinion formers – not particularly always older people themselves. We do do some, so-called 'behaviour change' type of work where, particularly over the winter, we run a health campaign which is basically encouraging older people to get their vaccines (obviously more important now than ever, but we've been running it for years) and to generally look after themselves through the winter, and encouraging the public to look out for older people who might be struggling in those respects. So we do that, but most of what we are doing is actually geared to trying to influence opinion formers. The 'Undefeatables' is actually a joint project funded by Sport England, and is not about older people. It's about people of all ages with long term health conditions, chronic health conditions, and the idea of the campaign is to encourage people, you know, who might be 32 but have got cancer, to feel that it's okay and actually really good for them to go out and be active, physically active, because they'll get loads of benefits from it. But of course, one of the groups is older people within that and some of the films portray older people having fun and getting a lot back from actually kicking a football or whatever it might be.

AC: Caroline, I'm dealing with the other side of the interests of our supplementary issue and our conference, which was about gender. We talked a bit about narratives and it's clear from Age UK's website and from looking at your materials and also from your answer to the first question that Age UK is very interested in the way in which age is an identity which intersects with other identities such as race or ethnicity, sexuality, and so on, and the one we are particularly interested in here is gender, and whether you think there are specific ways in which older age and gender combine to produce distinctive experiences.

CA: Well, all our research at the moment is telling us that it's older women who have found the pandemic the most difficult. We haven't published it yet, but we will. We've been tracking the experiences of older people through the pandemic; we've been

surveying; we've had thousands and thousands of people respond to our surveys; and we've done national work through polling companies as well, and the latest wave has just been analysed now. We've just got the results. And it's clear from that, that older women are coming through for example as finding life particularly difficult – for all sorts of different reasons. But more generally when we've done work in the past which has been a bit more in your neck of the woods, a bit more genuinely 'researchy' really, about wellbeing in later life, it's interesting to look at who the top ten or twenty per cent were and who the bottom ten or twenty per cent were, and the bottom ten or twenty per cent were typically women, living on their own, often widows, often in their early sixties actually – not very old anyway but sort of the younger old people if you like, as I say widowed, often people who'd been in part-time employment, and who hadn't got tertiary education, hadn't got huge amounts of skills, were often quite isolated, often renters rather than owners, with multiple health conditions, and without huge networks of friends. So there's a picture in my head as I do what I do which is often that that's the sort of person we are particularly there for – and there are a lot of them, of course in our society but they're quite hidden and they don't have a big voice. I guess part of our job is to surface those experiences and to explain to decision makers what would make life better for those people. That's the picture I often have in my head when I'm thinking about what we are doing and why we are doing it, and how we do it. So yes, absolutely undoubtedly, gender is a significant issue in later life. One of the things about getting older is all the pigeons come home to roost so it's not just that you are mirroring the inequality in that stage of life that you see throughout, it's that things accumulate through your life: so advantage does, but disadvantage does as well. So by the time you get to later life, towards the end, the disparities are really very significant and those play out in lots of different ways, but undoubtedly, less advantaged women are particularly disadvantaged I think.

AC: That's fascinating Caroline and also on the research around the pandemic as well. Is there an early sense from that research as to why the pandemic seems to have compounded (it sounds like you were suggesting the pandemic has compounded) a lot of those problems that were already present?

CA: Yes, we've done four waves of research: a lot of it's on our website; we haven't published the last lot but there's so much in it, and we have to decide what are the key points we want to draw out. So one of the key points is going to be about carers, carers coming across as absolutely knackered, and as you probably know women are over-represented amongst carers, until you get right up to eighty plus, at which point men become more significant – there are more men, I think they are still outnumbered by women but the disparity is less. That's because they are looking after their wives

with dementia to be honest. As we know, dementia is more prevalent amongst women than men.

But yes, why? I think basically these people came into the pandemic with disadvantages in the first place, so they were probably people with multiple or chronic health problems of one sort or other. They probably had less good social networks. It's interesting to see what's happened to people's social networks through the pandemic. On the latest wave, it looks as though there's a group of people for whom their social networks and their links with family actually strengthened during the pandemic, but there's another group for whom they weakened. So there's quite a polarisation of experience. I mean a lot of people found it difficult and were okay in the middle, and you've got one lot who actually had quite a good time, and another lot who have done really badly out of it. And particularly the absence of public services during the pandemic has been very significant for people with health conditions because they just didn't get treated, so things have got worse. Essentially, if you had problems to start with they've all got worse, largely as a result of inactivity: either your inactivity in terms of not moving around, which has led to deconditioning for lots of older people as it's called, or the inability to get treatment for things when you should have had it and now you are probably stuck on a waiting list with seven million other people. So yes, from that point of view therefore, it has definitely broadened the inequality within the older population. And of course, some older women are in good situations and have done quite well and are fine, but it's that subset that, as I say, people who are often, I should have mentioned and didn't, who are often dependent on means-tested benefits and pension credit because they are on a very low income, and you've got a cluster of disadvantage there, basically, for that group.

AC: Thank you, yes. As a follow up to that point on gender, in terms of the role of gender in Age UK's work, and whether it's at the level of your policy work, your media engagement work, or your communication with older people themselves, in terms of your health campaigns and so on: are there differences in the way you engage with gender in those areas? How does gender play out across those different facets of your work?

CA: Yes. I think actually it's more the reverse in the sense that we are aware that most of our service users are women. It's harder to engage men, to engage older men, and so to a great extent a lot of the effort I think has been about trying to become better at reaching out to older men who are less inclined to want to come to a coffee morning or whatever. So we see that in our service in provision where in recent years there have been initiatives like men in sheds and walking football, both of which have been really successful – and of course women can do both those things too and have become

quite involved in walking football, but these things have proved really helpful ways of engaging men and trying to actually level-up from that point of view, across the gender divide. And in terms of our influencing, obviously there's the WASPI [Women Against State Pension Inequality] campaign, which is about women who lost out because of the raising of the state pension age. We have an interesting relationship with them in the sense that we are broadly sympathetic, clearly lots of things went wrong and the communications were wrong about all of that, but it's their campaign, it's not ours, and we are here for everybody whatever their gender, so you know, it's them and not us as it were, so we've been quite helpful to them and we've run the all-party group for them, but we're slightly one step removed from that campaign which is very shouty about a specific issue, which isn't really Age UK's issue. Do you see what I mean?

AC: Yes, and on the point of women's participation, certainly in our experience of running the book group [Lincoln's Older Readers' Book Group] and in our engagement with Age UK locally, I certainly see that difference in terms of the participants. I wanted to ask you about media engagement as well. I mean is that something in terms of your campaigns around fundraising for instance: is gender something that comes into the thinking there in terms of how to generate funding, or thinking about your campaigns, is gender a framework there?

CA: In terms of fundraising, what we've tried to do over the last few years is to ensure that our fundraising is more representative of the UK population as a whole, so lots of efforts to try to ensure they are not just white men – white faces for example. And also, that there's a reasonable balance with enough men as well as enough women. I don't think we generally seek to exploit gender for the purposes of Age UK if you like. But I guess as with everything we are doing we are trying to accurately represent what's going on for older people, because there are lots of women but there are lots of men too, do you see what I mean? We are not sort of strategic about gender from that point of view I don't think, although as I've said, we may choose to focus a particular press release around gender when we are putting out the results of this latest round of research into the impact of the pandemic.

AC: Great, thank you. We did have on our original list a question about health inequalities and the ways in which for the poorest 10 per cent of women life expectancy is going backwards. I think in some sense, Caroline, you've addressed that question in relation to your results about the experience of the pandemic and inequalities in older age: how the chickens are coming home to roost. If there's anything else that you wanted to say on that please do but otherwise I'll pass on to my colleagues.

CA: I should have mentioned that before, I mean that's the starkest possible evidence isn't it: the extent of inequality for women on low incomes really. Really, really sad, and obviously something we worry about a lot.

AC: Thank you. I'll pass on to Siân at this point.

SA: Well, it's a question that follows on very logically from the discussion you've just been having. It's a question specifically about pensions. There's quite a bit of attention to pensions and the unevenness of experience of pensions in our journal issue; there's an article called 'The Gender Gap in Pensions: How Policies Continue to Fail Women'. We were interested about the place of pensions in the work of Age UK and whether you pay attention to the specific kind of gendered experience of pensions as well.

CA: Yes. Very, I mean, pensions are a really, really important part of our work. Never more so than at the moment of course because of the cost-of-living crisis for people. In 2023 the government has to decide whether it's going to raise the state pension age for future people. There's a review going on and seeking to influence that is quite an important part of our work. It has been slightly eclipsed of course by the cost-of-living crisis, but it remains an important area for us in that space. Where our general sense is, our general position is, that with life expectancy stalling, there's not really any evidence to justify the government raising the age still further for younger people. But our real interest, what we see is, people in the run up, groups in the run up to retirement, among whom I think women are definitely over-represented, so people in their late 50s, early to mid-60s, who for one reason or another can't stay in the labour market, aren't able to earn and therefore get into a real mess in the run-up to retirement, and, if they have savings, end up using them just to get by in that period and then they haven't got anything left for later on. And they are typically going to be people for example with long-term health problems but also carers. Lots and lots of women in those age groups give up work to care for an older relative or partner, so we want more support for those people, and we'd like them for example maybe to get early access to the state pension, for niche groups for whom it's clear that there's no possibility of being able to work.

Insofar as the gender gap in pensions, again it's the chickens coming home to roost thing. If you work part-time, if you've taken time out, etc., obviously far fewer women have private pension provision even now than men. It's changing over time gradually, but slowly, and there are huge inequalities in what people are getting, and we quite often get contacted by older people about issues, all kinds of issues as you can imagine. Someone was just writing recently about how unfair it was that they were a much older person, and they weren't getting the so-called new state pension

which is more generous. But of course, not more generous for everybody, and what the government decided to do a few years ago for financial reasons was to improve provision, or to change the game really for people who were just retiring, but it meant that everybody else stayed on their existing state pension, and a lot of that group – a lot of whom are women – feel that they've been disadvantaged. But actually, it does rather depend on your circumstances; not everyone's a winner from the new pension, but people who took time out to care for children and so forth probably are, so actually from that point of view our system is a little bit more responsive. Is that enough, all of that?

SA: That's brilliant, yes. I'm just wondering, as I understand it there's been a suspension of the Triple Lock and I just wondered: did you intervene in relation to that?

CA: Yes, that's all very controversial. So what happened was, last year, or rather, for this financial year, the government decided to suspend the Triple Lock, and the reason it did that was because of the way the Triple Lock is calculated on the basis of various figures from the year before. And because inflation was high – although it wasn't because of inflation but because of what had happened to economic activity during the pandemic – it put older people in line for a really significant increase in their pensions – as a statistical quirk really, and at the same time as younger people were being deprived of a £20-uplift for universal credit. So one of the issues we do think about, and I probably spend more time thinking about, actually, than gender, is the kind of balance between the generations and how to protect older people in those debates, to kind of counter the notion that all older people are having the life of Riley, and that all young people are having a terrible time. So we do keep an eye on that because that's quite a threat I think to older people really, in terms of sort of solidarity across the generations. And the government decided it was going to suspend the Triple Lock for those reasons, and we didn't disagree. And we partly didn't disagree because at the time the government made that decision, which was September 2021, they were also wobbling on whether to make reforms on social care, and I said, from Age UK, that if the cost of getting the social care reforms through was suspending the Triple Lock for a year, it was worth it. Which was a controversial thing to say and I'm not sure whether I'd have done it again, but actually it felt like the right decision at the time. Now meanwhile, looking forward to next year the government is now on the record as committed to bringing the Triple Lock back in, and it will lead to a big increase in pension for older people, but that's because inflation is high and that's one of the measures against which the Triple Lock is assessed, so hopefully, from April 2023, older people will get basically between nine and ten per cent extra on the state pension, which will only allow them to keep up with inflation, but it will make a difference, so yes that's

quite a complicated answer to what was quite a simple question but it's quite complex, both the issue and the politics around it are quite complex basically.

SA: No that was great, thank you. I'm going to pass on to Jon.

JS: It's fascinating to find out more about that. This is just a quick question. Obviously we've been focusing on gender. We were interested in the rising cultural consciousness of rights and lived experiences of non-binary and transgender people, and whether you could tell us something about how Age UK has approached that.

CA: Yes. Well again, at its simplest we want Age UK to be here for everybody who's an older person, regardless of any other characteristics they might have. And so one of the things we have done, and we've done over the last few years, is to ensure that the information and advice we offer reflects people's lives. So we have got a fact sheet about transitioning, for example, and what that might mean for an older person – sorts of things they might want to think about, and obviously signposting them to other sources of information. And we are pleased to do that, that's part of our job, and when we said we did that, that got quite a lot of attention in the media, although I think the media has probably grown up a bit and moved on a bit; these issues are more familiar now, but certainly a couple of years ago they were quite prominent, and we got quite a lot of publicity for it. But that's pretty much what we do in this space, so we've not sought to intervene in the public debates; in fact, we've absolutely not sought to intervene in the public debate about this because they do look a bit like a no-win, and I suppose the honest truth is I've worked quite hard to keep us out of them.

One of the things that governs how we work is we have a series of policy principles which sort of determines what we say and do to a degree. They were drafted before I was involved with Age UK, but they are jolly good. And one of them is, where there's a legitimate difference of view between older people about a really important issue, Age UK should stay out of it on the whole. Which is really good, because it means we don't get dragged into debates about assisted dying, which is the obvious one, but actually you equally could say that about this one too, where obviously older people – they are all different, you know 12 million of them in England; they are all going to have different views about that. So yeah, basically we stay out of it, but our emphasis really is on trying to ensure that we are there to support people regardless, whoever they are we want them to be able to come to us. And actually one of the people on our sounding board was one of the first people to transition in this country, and is now really quite an old lady, and is a great friend of ours, so we are very pleased to be working with her.

JS: That's fantastic. Okay I'll pass back to Siân then. I think it's our last question.

SA: This is our last question. You spoke about the pandemic earlier and it was interesting to hear some detail about the particular challenges of the pandemic as you see them for older people. But I suppose we are interested in this question about whether it's also a moment of possibility. Loneliness and isolation have been in the press a lot, and in relation to all communities actually not just older people, because the pandemic has affected everybody, so I'm just wondering whether you are kind of hopeful about the space that that's created, about these particular issues being further up the agenda. Do you think that there's been a shift in attitude, in a kind of positive way, towards older people and do you see it as giving Age UK opportunities perhaps that they didn't have before?

CA: Well, I mean certainly, you know, we had quite a good pandemic if you like. We were certainly able to raise our profile because obviously, sadly, older people were in the firing line, weren't they, of COVID-19. So we got lots of attention really. Older people got lots of attention during the pandemic. I think the sense now though and the sense we get from the research that we carry out and the attitudinal research we do, is that the public's had enough of the pandemic and has very much moved on now. So I mean there were some really good things that happened for older people during the pandemic. Particularly early on with the first wave, communities did come together – not everywhere, there were plenty of places where nothing happened at all – but in lots of places people did volunteer, NHS volunteers, loads and loads of people got involved and are still involved. So the upsurge in more kinds of community activism really was very positive, and I'm sure, that new relationships were built at that time which endure, and I think that's really important. How sustainable all that is I think is really interesting because a lot of the voluntarism that happened in communities was younger people helping out older people: fantastic, but then when they had to go back to work they haven't got the same sort of time that they did have. It will be really interesting to see what happens with this but, you know certainly where I live in London which is, depending on which newspaper you read, the area where people are least inclined to want to go back into the office five days a week, I suspect that's there to stay. However hard politicians and others try to drive people back into that way of working I think the genie's out of the bottle and it's too useful for too many people, for lots of reasons, to be able to have a hybrid approach really. That's going to change what happens in local neighbourhoods I think, so whereas traditionally what's happened is if you are around a local community during the day, the only people around are sort of young mums, typically with kids, and older people and tradesmen – and that's about it. I think it will enrich areas to have more people around more often and

I think the pandemic led to more people of all ages taking an interest in making better use of their local resources. That's all good for older people, because typically that's where older people are, because they're not going into the office in the morning. Of course, some people work way into their retirement, past their state pension age, but by and large older people become more local. So I think that could make quite a difference to older people and to community life more generally, so it will be interesting to see what happens over time I think.

SA: That was fascinating. Just following up, so you've given us a really good picture there at the level of the community. What about government? Do you think that there's been any kind of shift there in relation to older age and the kinds of campaigns that you are advancing? Is there more responsiveness do you think?

CA: I'm being tempted to be really rude here, aren't I, but I'd better not! I think governments are quite responsive to older people because they vote, but you know the challenge is usually directing attention towards those who need more help than others. The people at the bottom as it were. And so one of the things that was really refreshing about the package of support that the chancellor announced for the public, over the last few weeks, the help with inflation, was that it was finally, at last, targeted at those at the bottom, of all ages actually, which is great because obviously when times are tough when inflation is eating into the pound in your pocket, if you haven't got many of them, you're the people who need more help, and that's true whether you're a young family or whether you're an older person. So that was great. A lot of the policies I think which purport to be supportive of older people are actually tending to be supportive of older people who are pretty well off, or are okay, and social care's a really good example of that, that the government's decided, you know, social care's a big mess, it's a big expensive problem to sort out. You could attack it in lots of different ways. The government deserves credit because it hasn't turned away, like most other governments have done before, but what it has chosen to do is to support people who have assets as opposed to those who don't. That's what its intervention is designed to do. It will help reduce the cost for people who need care for a long time who have got assets to protect. It doesn't do very much for anyone else. It doesn't get more staff, doesn't put more money in the system, doesn't help you if you haven't got assets. So, I think that's relatively characteristic of government policy, so our struggle, our battle really as a charity, is to try always to explain what the people who need most help need, and you know they're not always people with very low incomes. You can be quite well off but profoundly isolated and not very well, and have care needs, and you are definitely one of the people we worry about a lot as well. But yes, trying to focus, it comes back to what we were saying earlier on really, on the people who are hidden

at home, who are struggling to get by for one reason or other; they are the people we think a big part of our job is to try to support and help and to try to get governments to do more to help.

SA: Thank you. Just one last supplementary question here. It was interesting to hear you talk earlier about intergenerationality; you were saying in relation to the Triple Lock (and I think you made that argument really well) about the importance of defending older people within that situation where generations are pitted against each other. I just wondered if you could say anything more about that or whether that's becoming more a part of the work of Age UK, to think about intergenerational relationships.

CA: Yes. Okay. So, we do think about it, there's no doubt about it. It is something I worry about, because part of the problem for us is we kind of want it both ways. So we want to be able to say that older people are just like everybody else, and shouldn't be discriminated against, but we are also wanting to say, please can you give them this, that and the other. So, that's the tightrope that my job is to tread if you like, and that we as Age UK have to tread. So we are definitely in Boris Johnson's camp of wanting our cake and eating it, so I concede that to start with really. And there's a sort of balance around those things. Some people would say, there's no reason to privilege age at all. I would disagree: there are still reasons to do that, but whilst being really clear that if there's extra support around it should go to those who need it the most.

When it comes to the intergenerational debate, a lot of it is kind of driven by the media really, I think. You can quote this if you want: one of my favourite phrases I'm known for at Age UK is 'it's all bollocks', and actually, I do think a lot of the intergenerational narrative is all bollocks really. Largely for a really simple reason, which is that if you look at it objectively, the differences in assets within generations are greater than those between them, and I think it's quite divisive, I think it is deliberately divisive, this narrative actually. Not everybody of course by any means who adopts it is doing it for that reason, but I think some people probably are. It definitely suits establishments, as it were, to be able to divide people on low incomes, people who haven't got much and have got plenty to complain about, by age, because it focuses attention away from perhaps what's the bigger issue. But we are very careful at Age UK not to ever, hopefully, be seen to be unsupportive of young people, because I used to work in the children's sector, that's where most of my career was spent, and, you know, I'm really sympathetic towards the situation for young people. You know, life has got tougher for young people in lots of different ways. I guess my argument is that's not older people's fault. At its simplest, sometimes, at its most extreme the intergenerational narrative sort of suggests that, you know, it's my fault for example, or if I was ten years older it's

my fault that these things have happened, which is absolutely absurd of course. It's to do with political decisions and all sorts of much bigger forces that have happened, but I think young people are entitled to feel they could do with some more support. And personally it's not my job at Age UK to make that point, but I'd be very supportive of that. But it's the pitting of one group against the other which we object to. And there are lots of ways in which actually young people and older people have got quite a lot in common, and it's always lovely when various activities happen which bring them together and there's lots of friendships, and if you talk to young people, of course some young people are feeling quite embittered about where they are and particularly if they look at what seem to be the easier lives of their parents, I think that's part of what's going on here. But that's very much also about the middle classes: no one has ever given much to young people on low incomes any more than they have to their families. This is very much driven I think by if you are a young person who has grown up in a middle-class home and you know that your mum and dad were able to buy a house and they've got a nice pension and all the rest of it, and you look at your life chances, and they don't look nearly so rosy at the moment. It's very much a middle-class debate, I think. It's less relevant, I think, to people at the bottom, frankly, who've never had anything in the first place, so that's broadly my view about that debate. So, we monitor it, we watch it, we tend to keep out of it. One of the things we discovered as Age UK is, if you intervene in it, it just gives it momentum. So quite often we resist the temptation, even if someone says something ridiculous, that we profoundly object to. Mostly our strategy has been to be cross about it but not say anything otherwise the papers love that and you get more of a tit-for-tat type of debate. Similarly we sometimes decline invitations to go on platforms to discuss it for exactly the same reason, that it gives it oxygen, in a way that I don't think's very helpful.

SA: Yes, great, thank you. That was fantastic. It's been brilliant and wonderful that you've shared so much: you've been so open, and said so many fascinating things. Thank you very much!

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