

There was no evidence in 1980 for gender discrimination in relation to single men and women. One surprising development however was that the increase in home help provision between 1980 and 1985 went almost entirely to elderly men living alone. The evidence from both 1980 and 1985 shows that both vertical and horizontal target efficiency are higher for women than men, suggesting that the former allocation is more closely linked to disability.

Certain overriding patterns remain the same. The service is still heavily targeted at those who are over eighty, regardless of their level of disability; and the authors interpret this – perhaps rather charitably – in terms of risk avoidance in relation to the vulnerable, rather than of stereotypical assessments. The service also remains heavily targeted on those who live alone, again reflecting risk aversion as well as the low priority given to the relief of carers. The 1980s were ostensibly a period of change for the home help service and yet, as Bebbington and Davies show, things remained remarkably the same, with if anything a slight shift in directions that were counter-indicated by the policy debate. What this bodes for the more radical changes ostensibly underway as part of the ‘New community care’ remains unclear, but it must at least raise a question mark over the ease with which authorities or agencies will be able to move to closer targeting in this area. We await Bebbington and Davies’s subsequent analyses with great interest.

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## Politics and Pensions in Europe

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G. Wilson, The challenge of an ageing electorate: changes in the formation of social policy in Europe? *Journal of European Social Policy*, 3, 2 (1993), 91–105.

W. Schmähl, The ‘1992 reform’ of public pensions in Germany: main elements and some effects. *Journal of European Social Policy*, 3, 1 (1993), 39–51.

Throughout Europe the reform of public pensions remains at the top of the political agenda. These articles, although distinctive, both link to this common theme. Among the European Community countries in particular, the impetus for such reform by national governments has been the alleged effects of a ‘demographic time-bomb’, a reduction in the working population and the perceived inability of those govern-

ments to finance the bill. Indeed such arguments are not confined to the EC countries, but are shared also by most European states.

Many commentators agree that 'old age politics' has the potential to reach a zenith early in the next century. Wilson's article, which is intended to provoke discussion and is therefore 'necessarily speculative', considers the likely structure, strategies, political power and effectiveness of an 'ageing electorate' in 2020 (specifically those aged over 55 years). She asks whether European elderly people will shift from being the recipients or objects of social policy, to having real influence on policies which enhance their own interests (p. 93). To assess this issue, she utilises evidence from the United States of America of the so-called 'grey power' movement to postulate the future of political action in Europe. The adoption of 2020 as the date for her speculations might be considered visionary, and it is not clear why it was chosen. However, the presented data do indicate that the number of people aged 55 years and more may form an articulate and potentially powerful force. The main reason for this view is that throughout Western Europe, over half of the electorate will be of these ages. The author maintains moreover that, unlike their forebears, elderly people in the future 'will be less passive, have higher expectations and be more demanding than current pensioners' (p. 93). They will be better educated and housed, healthier and, in most countries, better-off financially. Her conclusions that older people, although not comprising an 'identifiable mass movement', will at least have 'growing political legitimacy' (p. 103). She stresses correctly that improvements in social policies for older people are improvements for the entire community. Her final sentence calls for European researchers to investigate both whether the American experience can or should be repeated in Europe and what conditions would favour or prevent the development of grey power.

Schmähl's article in contrast offers an insight into what might be referred to as the *Real politik* of pensions' politics today. It provides an overview of the main details and implications of the German Pension Reform Act 1989 which was implemented in January 1992. This follows similar reforms in other European countries including Denmark, Sweden and Greece. This article considers the history of the statutory pension insurance scheme in Germany, considers what the main reasons for the present reform were and the likely effects of their introduction into the eastern part of Germany after unification. Schmähl describes the main reason for the reforms as the politically unacceptable consequences of a 100 per cent increase in the social insurance budget by 2030, which 'may become a reason for

intergenerational conflict' (p. 41). It is argued that all political parties (excluding the Greens), trades unions and employers' organisations have supported the new law: it has found and possibly brought about a new and broad-based political consensus. However, it seems that the price for the consensus has been neglect of two related issues: the social security position of older women, and strategies to eradicate poverty in old age.

The paper then describes in some detail the changes brought about by this reform. The main elements are summarised as:

1. Changing from a gross to a net earnings adjustment for pension assessment.
2. Increasing by the year 2012 the age of retirement to 65 years, with the lowest age for earlier retirement being 62 years. This will be combined with the introduction of a mechanism in 2001 to discourage early retirement.
3. A change in the eligibility criteria for pensions at times of unemployment.
4. Extension of credits for those on low earnings for more than 25 years.
5. Increasing the number of credited pension years from one to three for those 'raising children'.
6. Raising additional revenues through a combination of possible increases in the contribution rate, increasing the federal grant, and changing administrative procedures.

The author assesses the described changes in terms of their likely effect in either increasing expenditure or increasing revenues. The effects of the reform upon the unification of East and West Germany are then considered. Because of past differences in the structures and the benefits of the pensions schemes in the formerly separate states, a variety of effects is resulting in increased expenditure in East Germany. For example, retirement ages in the Democratic Republic were higher, being 60 years for women and 65 years for men; and widows' pensions were lower. It is suggested that upgrading provision in East Germany will increase payments by about one quarter.

### **Comment**

Gail Wilson's article is a timely contribution to the debate on the political empowerment of the older electorate and it broadens the discussion with the European dimension. However, her statements are

not entirely consistent with the evidence from recent research. The author's claim that there is a 'strong tendency for younger age groups to perceive (older people) as a burden' (p. 103) is not borne out by the results from recent surveys (Midwinter, 1991; Walker, 1993). Secondly, her argument that the United States' experience of grey power can be extended to Western Europe has to be questioned. Although she acknowledges the difference in the proportion of older voters between the two countries, she fails to note the very important differences between the two continents' political traditions and structures, or indeed their diversity *within* Europe. Thirdly, her argument that the growth in the electorate has the potential to produce a change in policy is based upon a simplistic and functionalist assumption which is wholly inconsistent with the evidence (Walker, 1986). Finally, from an EC perspective, the recently conducted *Eurobarometer Survey* demonstrated that even though there is widespread agreement (among respondents in all EC countries except Denmark) that state pensions are too low, there is little political action by pensioners or the electorate as a whole to alter such a position (Walker, 1993). Indeed, at the 1992 United Kingdom general election, support for the Conservative Party from women aged 55+ years increased 'by as much as five per cent' (Rallings and Thrasher, 1992; p. 1). This confirms surveys prior to the election (see Gallup, 1992) which indicated that support for the two main parties among older men is evenly balanced whereas older women identify with the Conservative Party, despite its consistent assault upon the level and scope of the State Earnings Related Pension Scheme (SERPS) and the particularly direct and detrimental effect of these changes upon women. The article by Schmähl underlines these arguments and is of general interest since the German reforms raise questions which are salient throughout Europe. Indeed, in the 'Debates' section of the same issue of the journal, the reforms in Sweden and Greece are discussed in the light of Schmähl's comments. The article is descriptive, presents the salient facts, and although it describes the reforms well, it fails to provide a complete picture, as for example, the eligibility criteria during periods of unemployment.

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## **Gestation, Growth and Old Age Vulnerability**

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D. J. P. Barker, The fetal origins of diseases of old age. *European Journal of Clinical Nutrition*, **46**, (1992), Suppl. 3, S3–S9.

In this paper Professor Barker reviews the evidence that important aspects of disease in middle and later life are determined by events during fetal life and early infancy. His group has been pursuing this hypothesis for some years following the observation that regional patterns of mortality for diseases such as stroke and coronary heart disease in adult life matched the patterns of infant mortality of 50 years or more before. Barker and colleagues have been able to discover datasets that permit the direct linkage on an individual basis of information about early childhood development, birth weight and even placental weight with the mortality of the individual concerned in middle age. The practicalities of the research mean that so far links have been completed for more men than women because most women change their name on marriage.

The hypothesis is interesting at a biological level as it links with experiments in animals indicating that patterns of anatomy and of metabolism may be permanently affected by experience in early life. Many body organs become fully developed during fetal or early childhood development and are incapable of further development or adaptation thereafter. In animal studies, nutritional patterns may affect the development of the pancreas in such a way as to make its possessor more liable to diabetes in later life. Baboons exposed to certain types of diet in early life develop permanent changes in their pattern of cholesterol metabolism.

Among the results of Barker's work has been a link between birth weight and placental size and later blood pressure. Using a set of obstetric records concerning normal-gestation births of men and women now in their fifties, it was found that there was a fall in mean blood pressure in middle life with increasing birth weight. It was also found that there was a direct relation of midlife blood pressure to placental weight. In other words, blood pressures tended to be highest