"la Caixa" Foundation

The divide between young and elderly

Collection Social Divides

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The divide between young and elderly: beyond a simple question of generation

In May of 1968 and during the 1970s, a vast number of young Europeans protested in the streets because they did not want to live like their parents before them, in the industrial and consumer society underlying the social model of the time in the more developed countries, as opposed to the alternative represented by the communist societies of the era. Four decades later, following the financial crisis of 2008, hordes of young people who congregated in the streets of Madrid, Paris, and New York, among other cities, shouting "They do not represent us", were protesting because they did not want to live worse than their parents. This first generation of the post-war period to confirm the exhaustion of generational improvement, of the post-capitalist society which asserted that, with preparation and individual effort, each generation would live better and in a better world than their parents, it is now passing on the baton to a generation that is becoming adult at the height of the covid-19 pandemic. Young people of today's generation are witnessing how their grandparents have a higher risk of mortality if they contract the virus but, on the other hand, are receiving a retirement pension significantly higher than the average wage to which they themselves can aspire, even in the medium term.

> A generational divide is opening up that goes beyond income levels and spreads to personal expectations

Therefore, a generational divide is opening up that goes beyond income levels and spreads to personal expectations: the elderly are part of a generation of people who, largely, has seen their dreams fulfilled, whereas their grandchildren make up a generation of people who feel deceived because, to a large extent, they perceive their future as having been stolen from them; even if they study hard and even if they work hard. The asymmetry is, therefore, complete: elderly people fear a pandemic that may eliminate them from society, whereas young people are afraid of an absent future, one that may leave them with no place in society.

Key points

1. Young people who grew up during the economic crisis are currently facing major difficulties in developing their life projects, whereas the population of people aged over 65, a group essential for the maintaining of entire families, has better weathered the effects of the different crises.

2. Young people are, today, one of society's most vulnerable groups. The lack of a protection system and of measures adequate to satisfy their needs has led to a country in which the younger generations feel that they have been marginalised or excluded from social, economic, and political life.

3. Many young people are frustratedly experiencing numerous difficulties in accessing the labour market and remaining in it in a dignified way, as well as in access to housing, saving up money, moving upwards on the social scale, etc. Generations of young people feel that society is excluding them and that policies do not support them and they are warning, furthermore, that developing their life projects is becoming increasingly complex.

4. It is vital that the breakdown of the intergenerational compact is not viewed as a question of rivalry between age groups, but as a situation of intergenerational inequality that requires solutions. Closing the gap between young and old and recovering the intergenerational compact is a need in the present and a key issue for the future.

5. As pointed out by Joaquín Estefanía in his book *Abuelo, ¿cómo habéis consentido esto?* (Planeta, 2017): "The greatest challenge faced by mature democracies after the years of economic crisis is restoring the social contract between generations". This is the best way of ensuring that new generations are committed to the system of solidarity that underpins the welfare state.

6. The passing of the years will confirm what the consequences are of the changes in situation and perspectives between the generations and it will be seen whether the setback experienced in the second decade of the century is simply a consequence of the last economic and financial crisis or whether, to the contrary, it is attributable to a pattern of advanced societies.

7. The breakdown of the intergenerational compact affects the idea of progress. Even more so within a context in which the advances that accompany the technological revolution are not always accompanied by social advances for certain groups.

Key figures

36.9%

According to Eurostat, in May 2021, the unemployment rate of among under 25s in Spain stands at 36.9%, the second highest in all of Europe, exceeded only by Greece.

17.3%

The rate of early school leaving is 17.3%.

40%

Some 40% of young Spaniards cannot afford one week's holiday per year.

30.5%

Some 30.5% of Spanish households at risk of poverty have as a person aged under 44 as their head of family, and 11.5% of such households, a person aged under 35.

55%

Some 55% of young people aged between 25 and 29 years lived with their parents in 2020, two points higher than in 2019 (53.1%) and the highest percentage since 2013, according to data from the INE.

92.9%

According to the CJE, paying the €904/month paid in Spain for a solo house rental in June 2020, would be equivalent to 92.9% of a young person's net salary.

92%

The net assets of those Spanish households whose head of family is aged under 35 took a nosedive of 92% between 2011 and 2016.

20%

Some 20% of Spanish workers aged under 30 are on the verge of poverty; this represents the highest level in the Eurozone.

82.8%

8 out of every 10 Spaniards (82.8%) recognise that they have, will have or have had fewer children than they would wish, according to the 3rd Survey on Retirement and Saving Habits among Spaniards conducted by the Instituto Santalucía (2020).

1 The generation gap in economic and social terms

It is widely known that Spain is immersed in a deep demographic crisis and that the majority of people in society are not aware of its gravity. Spain is currently a country of 47.4 million inhabitants with an average age of nearly 44 years, according to the data from the census by the National Institute of Statistics (INE). Considering the percentages in each age group, it can be discerned that 15.4% of the population is aged under 16 years; 36% is aged between 16 and 44; 29.2%, between 45 and 64; and 19.4%, over 65 years. In other words, the population aged over 65 is considerably larger than that aged under 16, and the forecast is that this distance will progressively increase. If the Spanish population pyramid is observed, it is possible to observe the historical behaviour or dynamics of demographics in Spain, as well as the projection of the population by sex and age produced by the INE up to the year 2068, based on which it is estimated that, furthermore, there would be 241,059 people aged over 100 years (192,851 females and 48,208 males) who are not represented in the figure.

The younger generation
no longer expect to live better than their parents,
despite enjoying access
to a large variety of goods and services
and enjoying levels of wellbeing
much higher than those
that the older generations had

Spain, in comparison with its European partners, is currently the EU country with the fourth highest percentage of elderly people. While the global percentage for the 27 countries of the European Union is 20.3%, in Spain it descends to 19.4%, according to data from February 2020. Furthermore, while the average age of the population of the European Union stood at 43.9 years, in Spain it exceeded 45 years according to Eurostat data for the same date.

All the above leads to consideration of what implications may result from the fact that differences in interests, concerns and needs exist that are caused solely by generational distance. Also, it is important to take note, in this sense, regarding the matter of expectations, that the younger generation no longer expect to live better than their parents, despite enjoying access to a large variety of goods and services and enjoying levels of wellbeing much higher than those that the older generations had, for example, in terms of health and education.

2 The generational imprint, a consequence of the financial (2008) and economic (2010 and 2020) crises

When looking back it is observed that, over the last twelve years, three relevant events have taken place that have turned out to be great generators of divides – understanding this concept in its broadest sense – in Spain and the rest of the world alike. Firstly, the 2008 financial crisis, associated, among other factors, with the collapse of the investment bank Lehman Brothers. Secondly, the subsequent economic crisis, which in Spain was suffered severely from the year 2010 onwards, with the implementation of harsh economic and social adjustment measures. Thirdly, a decade later, society now finds itself in a similar situation but, on this occasion, the origin of the crisis was not financial, but health-related. The outbreak of a global viral pandemic has led to the adoption and imposition of measures that, to date, were almost unprecedented for the majority of the Western population, such as control of mobility, obligatory social distancing, and lockdown. These decisions are mainly aimed, firstly, at controlling the evolution of the pandemic and, secondly, at avoiding the collapse of healthcare systems. The economic forecasts after months of social reclusion are not very encouraging. Despite not knowing exactly what the economic and social results and consequences of this situation will be, it can be predicted that they will be similar to, or even worse than those experienced following the aforementioned crises.

3 Vulnerability: a danger that does not disappear solely with time

While the wage incomes of the youngest workers continue to depreciate, to the point of being insufficient for them to subsist alone, elderly people are managing to better cope with the effects and consequences of the recent economic crises with their pensions. The generation gap under study in this report has a clear component of intergenerational financial inequality. According to Cristina Farràs and Judit Montoriol-Garriga, in their report produced for CaixaBank Research (*The financial situation of Millennial households in the US and Spain: will they catch up with previous generations?*), the median net worth of Millennials would stand at some 3,000 euros, against the 63,400 euros of young people of the previous generation at the same age, while only 44% of the former own their own home, against 65% of the so-called "Generation X".

Today, in Spain, nearly three out of every ten young people (28.3%) are living below the poverty threshold

Along the same lines, the Organisation for Economic Cooperation and Development noted, in its report Preventing ageing unequally (OECD, 2017), the difference in income that exists between the different generations. Since the mid-1980s, the income of people aged from 60 to 64 has grown by 25% more than the income of the 30-34 age group in Spain.

According to data collected in the Survey on Living Conditions by the National Statistics Institute (INE, 2018), an unequal evolution of average income is detected, per person and consumption, between young people and elderly people. The average income per person for young people aged under 30 is 10,156 euros, some 1.5% below the figure a decade ago, taking into account that the main fall was experienced in the crisis years of 2008-2014. Although it is true that in recent years that fall is gradually being compensated for, the level of income among young people continues to be very much below the national average, situated at 11,412 euros, and the 12,758 euros for people aged over 65, whose average income has increased 17% in the last decade. Furthermore, in terms of income differences by household, the dynamics are repeated: 15,514 euros on average among young people (2.5% less than in 2008) against 16,516 euros of elderly people (14.8% more than in 2008).

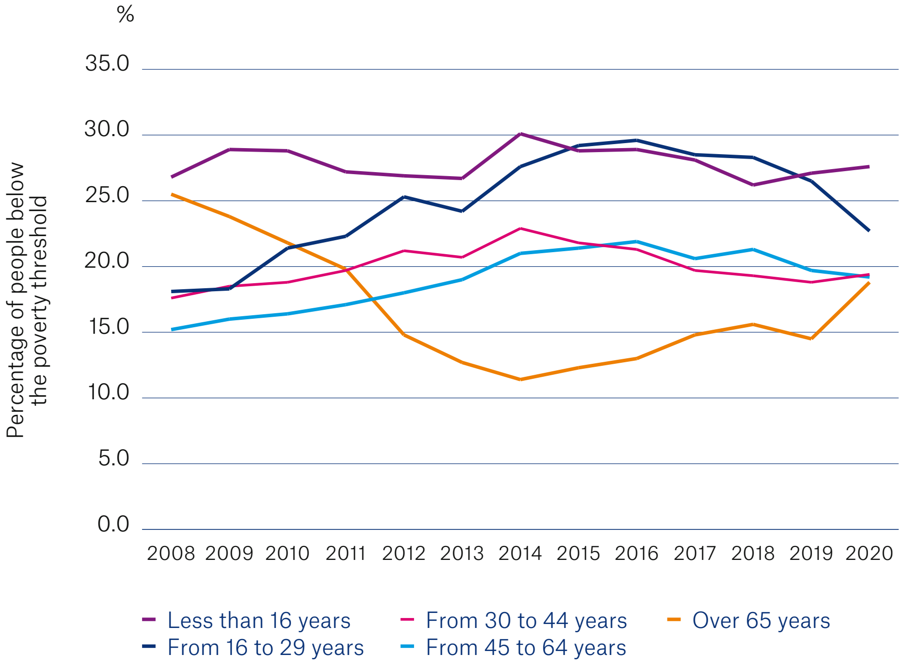
In Spain, nearly 40% of young people cannot afford to go on holiday or one week per year

Therefore, the studies and the confirm once more the existence both of this intergenerational salary gap and of its dynamics of growth. It must be taken into account that the above is not something that only has implications for younger people, with the consequence increase in feelings of frustration and of pessimism, but that it is a reality that is compromising the present and the future of Spanish society. In general terms, since the start of the 2008 crisis, an increase in poverty among young people in Spain is observed, while this situation has declined in relative terms in the case of people aged over 65 years. Currently, the at-risk-of-poverty or social exclusion rate for young people, in Spain, stands at 33.8%, which represents 11 percentage points more than in 2008 (22.8%), while the at-risk-of-poverty or social exclusion rate among people aged over 65 years is 17.6%, in other words, 8.6 percentage points less with respect to 2008.

Today, in Spain, nearly three out of every ten young people (28.3%) are living below the poverty threshold. However, it is important to analyse the situation of vulnerability from a multi-dimensional perspective, not focused solely on poverty. Thus, it is alerted that severe material deprivation is especially high among young people: at present, it affects 7% of them, against 4.5% affected in 2008. In Spain, nearly 40% of young people cannot afford to go on holiday for one week per year, while 41.4% do not have the economic wherewithal to cope with unforeseen expenses and, increasingly, young people are suffering economic difficulties to reach the end of the month. Social exclusion especially affects young people aged between 18 and 24 years, with a rate that has increased from 14.2% in 2007 to 22.6% in 2018, according to data from FOESSA (Foundation for the Promotion of Social Studies and Applied Sociology).

Figure 1. **Poverty hits younger people especially hard**

At-risk-of-poverty rate by age group, 2008-2020 (percentage)



Source: Survey on Living Conditions (INE, 2020).

The table 1 compares the evolution experienced by the average annual earnings of Spanish households, between the year 2008, when the financial crisis began, and 2020, according to the age and sex of the head of family, and also based on whether the head of family is female or male. The data provided by the INE make it clearly visible that, while the annual income earned by households whose head of family is aged below 30 years decreased, the average annual income entering in households where the household reference person was older than 65 years increased.

Probably the precarity of income during youth will lead to a greater inequality of income among future retirees

Table 1. **Annual income: lower for young people and women**

Average annual household income by sex and age of household reference person, 2008-2018

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Females											
16 to 29 years	23,997	25,519	21,301	19,671	20,910	20,445	20,309	19,608	17,716	19,529	22,955
Over 65 years	16,862	18,442	19,206	18,465	19,713	19,856	19,027	19,053	19,223	19,407	19,530
Males											
16 to 29 years	21,186	23,505	23,886	18,958	19,415	19,469	17,932	19,644	20,416	17,119	20,645
Over 65 years	25,366	26,727	26,841	26,213	26,188	25,908	26,520	26,322	26,760	26,768	27,255

Source: INE, 2019.

It is important not to fall into the trap of thinking that the problems of young households will gradually be remedied with time, as this sector of the population progresses in its life cycle. The reality is a long way from that idea: according to the OECD, around two thirds of the income inequality that is accumulated over the course of life is transmitted to the income received via pensions in old age. In Spain, this transfer is close to 100% due to the strong link between the contributions paid into the Social Security system during the years contributing and the pensions that the same people will receive in the future. In other words, this is not a problem that will be solved on its own or that constitutes a challenge that is static in time, but quite the contrary: probably the precarity of income during youth will lead to a greater inequality of income among future retirees.

This situation of precarity largely explains the low birth rates in Spain. The number of births has fallen during 2020 by nearly 6% with respect to the previous year and by up to 30% in the last decade, the average age for having one's first child was 32.3 years in 2020 and the average number of children per woman was 1.18 in 2020, a long way below the 1.44 of 2008 and from the maximum achieved in 1981, when the average stood at 2.03. Spain is, currently, the European country where maternity is most delayed: one in every ten women has their first child at the age of 40 years. In a large majority of cases, this reality does not obey a desired option, but, as indicated previously, the economic, employment, or reconciliation situation, working poverty, or housing prices all become decisive factors that mean that women in Spain have their first child five years later than they would have wished, as can be inferred from the latest Fertility Survey by the National Statistics Institute (INE, 2020).

4 This is not a labour market for young people

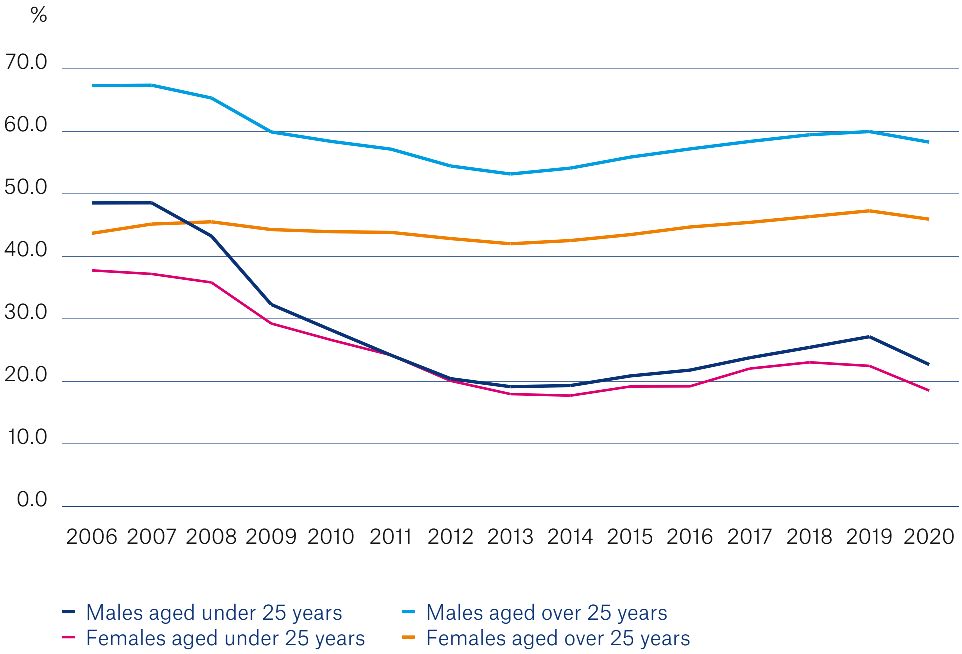
Employment has progressed from being considered a right to being treated as a privilege in Spain, but a privilege with which many people can do little more than satisfy their basic needs, and this is the reality for many young people. The governor of the Bank of Spain, Pablo Hernández de Cos, in a conference titled "Youth in Spain: challenges and opportunities", affirmed: "We can conclude that young people who are now joining the labour market, despite belonging to an especially trained generation, are facing more demanding challenges than those faced by past generations. Specifically, young people today have to cope with the challenge represented by joining the labour market after the financial crisis. This has hindered their capacity to acquire experience in the early years of their professional career, especially in the case of workers with lesser levels of education and training, and they are finding themselves comparatively more affected by temporary and part-time working".

Employment has progressed from being considered a right to being treated as a privilege in Spain, but a privilege with which many people can do little more than satisfy their basic needs

At present, there are 2.7 million people employed people aged under 30 in Spain, barely representing 13.7% of total employment. Of these, 1.7 million are aged between 25 and 29 years. Just a decade ago, the latter figure stood at 3.7 million. During the past economic crisis, 2.5 million jobs were destroyed and, today, unemployment continues to be one of the main problems facing young people. It is worth pointing out, moreover, that the creation of youth employment has a gender, because as can be appreciated below, the large part of employment created in 2019 was among men. And it also has a name and surnames, because in the majority it corresponds to the services sector and hospitality: over 400,000 young people work in hospitality and another half a million, in commercial activities.

Figure 2. **Youth unemployment, a serious problem in Spain**

Employment rates by different age groups and sex (percentage)



Source: INE, 2019.

According to the data published by Eurostat in March 2020, Spain was the country with the second highest unemployment rate in the EU-27, while it led the increase in youth unemployment across the twenty-seven, coinciding with the worst point of the first wave of the pandemic.

The latest data published by the Bank of Spain in its report on the evolution of wages by generation (Intergenerational employment trends in Spain in recent decades, 2020), alert to how the propensity towards employment precarity, already being withstood by young people in Spain since the last financial and economic crisis, has become even more acute. As indicated in this report, "the lower average wages observed for the younger generations after the financial crisis could be due, not to factors related mainly to the cyclical position of the economy, but to structural factors, and would, therefore, be a more permanent development". Furthermore, the people most affected are young people without education or training who, in turn, could be the most vulnerable. Recent data from the National Statistics Institute (2019) reflect that the monthly gross wage stands at 1,184.65 euros for people aged under 25 years, and at 1,671.54 euros among young people aged between 25 and 34 years. Furthermore, the average monthly gross wage falls to 692.20 euros in part-time jobs for those aged under 25, versus 1487.64 euros in the case of full-time work.

5 Labour precarity, unemployment, and high house prices are frustrating the life projects of many young people

The youngest people have reached adult age at a time of economic difficulties and global uncertainties. Attempting to give an answer to such questions as what today's young people are like, who they are and why they are different to other generations, is the article by Roser Ferrer *Who are the Millennials?*, written for CaixaBank Research, which offers a comprehensive snapshot of this group (CaixaBank Research, 2018). The generation gap is growing by the day, and the employment situation for younger generations largely determines their vulnerability in matters of poverty and social exclusion. If, furthermore, the variable is added of access to housing, with prices that are spiralling unstoppably, then the gap becomes even wider still.

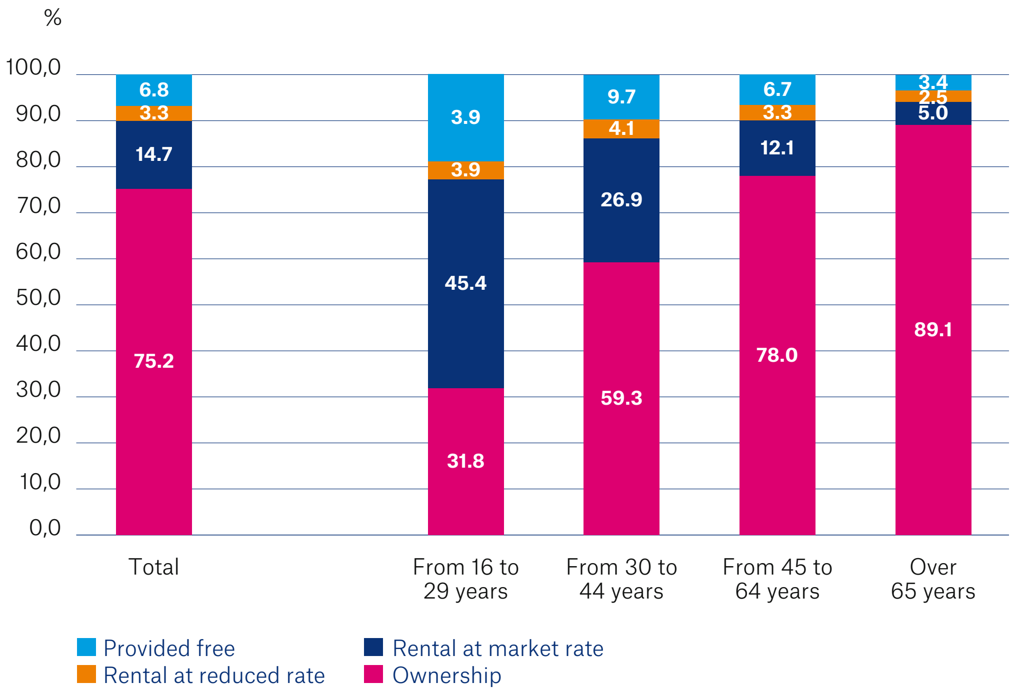
Both job insecurity and housing accessibility represent two of the most decisive factors for young people in gaining their independence and ensuring the course of their life cycle

According to data from the latest general balance of the Youth Council of Spain's Emancipation Observatory, from June 2019 (http://www.cje.org/descargas/cje7577.pdf)), currently barely 18.6% of people aged between 16 and 29 years have left the parental home. In this sense, Spain is currently at minimum levels since the year 2002. With respect to the dynamics followed by leaving the parental home among the population aged between 16 and 34 years since 2015, the data from the aforementioned Observatory show a negative slope up to the age of 34 years. If differences between sexes are analysed, it is striking that against the 14.8% of men aged between 16 and 29 years, some 22.5% of women of their same age have already left home in Spain. If compared with the average European age for leaving the parental home, it is observed that, in Spain it is 29.3 years, a figure quite a lot higher than the European average (26 years), and only behind Croatia, Malta, Slovakia, Italy and Greece.

As already indicated, both job insecurity and housing accessibility represent two of the most decisive factors for young people in gaining their independence and ensuring the course of their life cycle. Along these lines, following the acquisition of housing, the main expense for this group is maintenance (water, electricity, and other expenses) and both questions are related with the level of income of the family unit. For this reason, it is interesting to study the distribution of housing tenure status, in order to show that the age group of people aged over 65 years is that which possesses the highest level of home ownership (89.6%), which contrasts with the situation seen with people aged under 30 (29.6%).

Figure 3. **In Spain, housing ownership stands out, but not among younger people**

Housing tenure status of main dwelling by age of household reference person, 2018 (percentage)



Source: Survey on Living Conditions (INE, 2018).

The upwards tendency of housing prices, especially in big cities such as Madrid and Barcelona, is not helping to change the tenure reflected in figure 3. In 2019, rental prices have increased by up to 9.28% and, according to data from the Bank of Spain (The housing market in Spain: 2014-2019, 2020), residential rental prices on offer show accumulated growth between 2013 and 2019 of close to 50%. The combination of employment precarity and high housing prices means that young people are faced with an economic overburden, which is leading them to problems with over-indebtedness and difficulties with saving. With respect to the cost of access to housing rental – the model followed by nearly 60% of young people – in the latest balance from the Spanish Youth Council's Emancipation Observatory (2019), it was reported that this investment was representing up to 91.2% of a person's wages and up to 47.4% of total income for a young household.

However, access to mortgages is truly complicated for young people, as reflected in the study by Anna Campos, *Millennials: a new notion of work?* (CaixaBank Research, 2018), in which it is pointed out that those Millennials who have bought their own home devote 19% of their income to the payments associated with it, which represents 7 percentage points more than the effort borne by Generation X at the same age. For its part, the Bank of Spain, in its report *Recent developments in the rental housing market in Spain* (2019), points out that the proportion of Spanish households that rent their homes and whose head of family is younger than 35 has soared to 43% and that "on average, households' initial savings requirements to gain access to a mortgage loan may have increased. For young households, and in particular those with lower income and in unstable employment, this might prompt longer permanence in the rental market, thereby contributing to the increase in the demand for rental housing". Also, the Spanish Youth Council has declared that "the decline in renting has not led to a movement towards ownership, but towards rent-free housing: twelve of every one hundred people aged 16 to 29 years who had left the parental home are living in rent-free homes" (2019). The aforementioned Bank of Spain report *The housing market in Spain: 2014-2019* points out how activity in the property market increased at the same time as investment in housing until reaching, in 2019, a share worth of 5.7% of Spanish GDP, values that are close to those observed in the average for the Economic and Monetary Union.

Figure 4.1. **Rental prices increased notably between the years 2013 and 2019**

Rental prices in Madrid, Barcelona and the whole of Spain. Cumulative change from 2013-2014 low to 2019

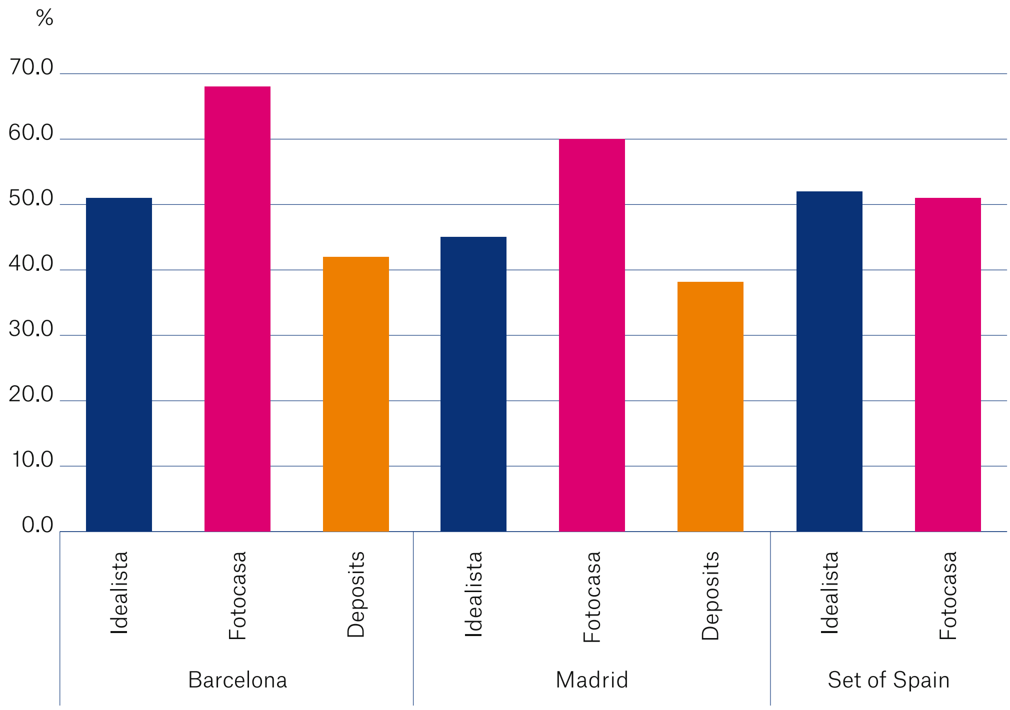


Figure 4.2. **Proportion of renting households by age group, 2002-2017 (percentage)**

Source: Bank of Spain (2020).

It could be expected that people with higher levels of education and training are those with better employment conditions and higher wage incomes. For this reason, level of education and training is considered to be an indicator closely linked with the development and employment levels of current and future society. In fact, the Europe 2020 strategy, successor of the Lisbon Strategy (2000), aims to achieve the development of a society with a high level of employment that is sustainable and enjoys social cohesion. However, the data indicate that this correlation between education level and an adequate employment situation does not always exist.

Education and professional qualifications levels of young people in Spain are getting higher and higher, and the figures relating to university education or higher are a clear example of this. There has been growth from 854,549 in 1985 to 1,595,039 university students in the academic year 2018-2019, according to the statistics yearbook published by the Ministry of Education. Furthermore, nearly 30% of young people aged under 30 years have a higher education, especially in the case of women. However, in parallel with the above, the socioeconomic situation is increasingly complicated for young groups with low qualification levels, therefore the gap between young people themselves is growing. Spain has some 43% of its young adults (aged under 35 years) with some type of higher education, in line with the most advanced countries, whereas 34% have an education level below high school level, which triples the levels observed in other European countries, according to data from the Spanish Youth Council.

The latest data published by the INE for the year 2018 show that, by age group, some 38.4% of men and 50.1% of women aged between 25 and 34 years possessed a higher level of education i.e., they are situated on level 5-8 of the National Classification of Education 2014, corresponding to the first and second cycles of higher education and PhD studies). In turn, at higher levels of education is where the greatest difference between the sexes occurs. On the contrary, for this same age group, but with an education level lower than the second phase of secondary education, the percentages declined to 37.9% in the case of men and to 26.7% in that of women. As for the academic failure rate, this has increased for the first time in a decade, with 24.4% of young people who have not obtained their Compulsory Secondary Education (ESO) certificate. Furthermore, the early school-leaving rate (for those who have obtained their ESO qualification but do not continue studying) continues at a high 17.9%, much higher than the European average (10%) and behind only Rumania and Malta. However, the fact that today's generation of young people considers itself the best trained and prepared professionally does not mean that they enjoy greater opportunities. In fact, the high level of unemployment also affecting the highest-qualified young people is striking. "The younger generations know that they are penalised more than their immediate predecessors, even if they have a higher level of education they are relegated to unstable, uncertain, more poorly paid work (sometimes known as dead-end jobs)" (De Miguel, Castilla y Caïs, *La sociedad transversal*, 1994). The most illustrative example was the talent drain involving thousands of young people following the outbreak of the crisis in 2008, which caused the largest juvenile exodus of democratic times.

Public policies play a fundamental role in the reduction of poverty and inequality. However, the Spanish public sector is more oriented towards elderly people and is not capable – or does not do so with the intensity and interest that it should – of providing solutions to a large part of the problems, demands and needs of young people. In terms of design, structure, and worth, public sector spending is focused on elderly people, while the resources aimed at young people are, in comparison, quite meagre. Spain concentrates the large part of its social spending on satisfying the payment and upgrading of pensions. In addition, employment precarity leads to unemployment benefits that are insufficient due to their insignificant duration, just as policies related with basic incomes for independence and minimum wages for young people are scarce also. The Spanish pensions system is enviable and reflects a success as a society, but it is necessary to be capable of sustaining the system while having access to protection and redistribution mechanisms, required for attending to the needs of all age groups.

6 Young people have less trust in the institutions and are under-represented in political parties

At different points, this report reflects the dynamics of population ageing in which Spain is currently immersed. It explains, next, the close relationship that exists between this dynamic and current representation and political participation. *A priori*, it could be advanced that young Spaniards are clearly one of the most unsatisfied groups in Spain. Furthermore, they are the people who show the greatest disaffection with institutions and the political system. Specifically, some 37.3% of citizens aged between 18 and 24 years and 21.7% of those aged between 25 and 34, in Spain, give a score of less than 3 points (on a scale of 10) to their satisfaction with the current political system. With an evaluation that clearly shows room for improvement, young Spaniards classify the country's establishment as extremely poor.

In figure 5, based on data from the INE, the loss of representation that the younger population in Spain has been bearing with respect to the country's total inhabitants is clearly observed. In other words, while in 1976 people aged under 21 years represented nearly 40% of the Spanish population (there were 2.5 people aged below 21 years for every person aged over 60), forty years later, the youngest people scarcely represented 20%. In this sense, the INE's projection is not at all encouraging, as it is estimated that this representativity will have plummeted to 16-17% by the year 2040. The forecasts made by the INE indicate that, in barely twenty years, Spanish citizens aged above 60 years will almost double those aged 21 years. In light of the above, it is fundamental to tackle, firstly, whether political parties are presenting this dynamic, and secondly, whether despite the younger population increasingly symbolising less potential for votes or political support, this has its reflection in this sector of the population being forgotten by its political representatives.

Figure 5. **Spain, a country with an increasingly aged population**

Percentage of people aged under 21 and people aged over 60 in the population of Spain

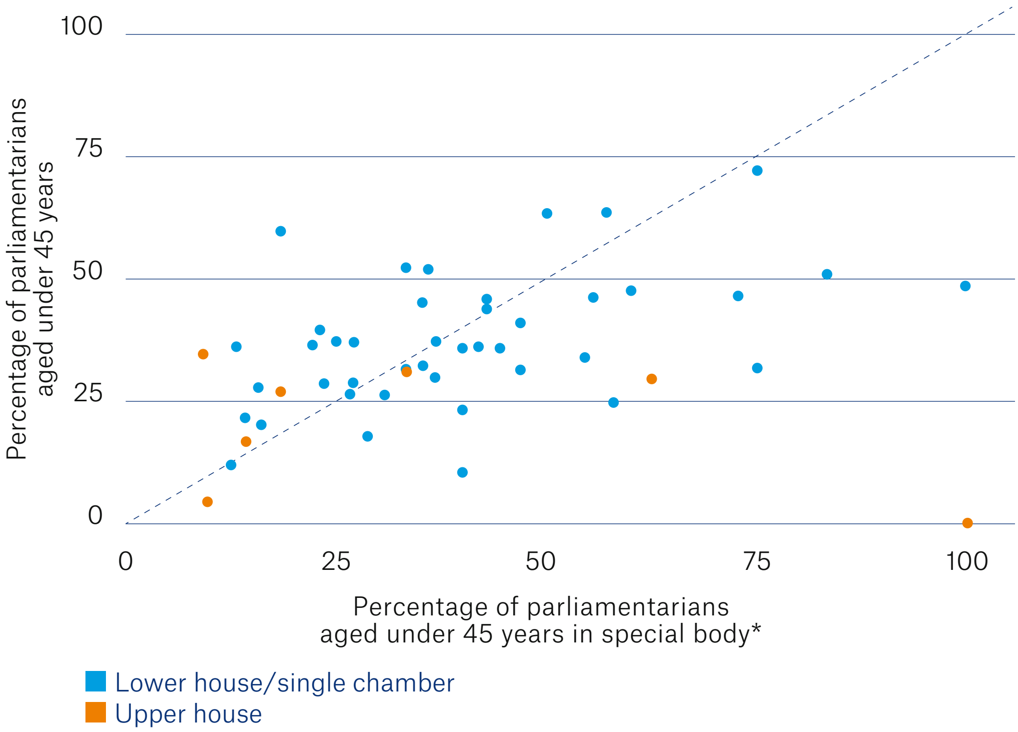
Source: Renacimiento Demográfico based on population figures and demographic projections, INE, 2018

It is worth remembering that the feeling of dissatisfaction, despair and ennui that seems to have spread among the younger population was what caused the mass "brain drain" of thousands of highly prepared young people with no job opportunities in the country. As a consequence of this, young people organised themselves and set up well-known protest movements: the *Indignados*, in Europe, and "Occupy Wall Street", in the United States. These movements started to question the current system, also urged on by the growing situation of "social emergency of the precariat". According to the Metroscopia databank (2016), the institutional trust of young people aged between 18 and 34 years stands at 53% of this age group, whereas people aged over 65 years exceed this percentage by 7 percentage points (60%).

However, what is it that worries young people? According to the latest data extracted from the survey conducted by the Spanish Youth Institute (INJUVE) in 2017, the main concerns manifested by the younger population are related with employment (55%), job quality and precarity (16%), or the difficulty in finding work in line with one's studies (9%). However, politics is also among their main concerns because, according to this same research, six out of every ten young Spaniards, 59%, consider that "you must always vote, it is an obligation in democracy", against the 38% who consider that "it is only necessary to vote when a satisfactory alternative exists". Furthermore, the data show that the preference for voting is always more common among women. Thus, it is deduced that young women are much more interested and committed to political decision-making than their predecessors. However, how many young women with political responsibilities are there currently in the Spanish political panorama? Do the political parties reflect the current concerns of society in general and of young people in particular?

In principle, it might seem that political parties are making an effort to empathise with the younger population and tried to satisfy it in the latest elections, held in the year 2019, given that it is the sector that most tends towards abstaining from voting in comparison with other citizens. However, normally young people are excluded or overlooked as candidates or political representatives. The Inter-Parliamentary Union (IPU) informed, in its last report (2016), that "people aged between 20 and 44 years represent 57% of the world population of voting age, but only 26% of the world's parliamentarians. Young people aged under 30 years represented 1.9% of the world's parliamentarians, while over 80% of the upper houses of Parliaments have no members aged under 30 years". As will be seen below, young parliamentarians are only present in eight upper houses (of a total of 43), in other words, over 80% of upper houses do not have parliamentarians aged under 30 years, and in Spain, the participation of young people in 2016 barely reached 1%. These data highlight the urgent need to promote inclusion and put a stop to the underrepresentation of young people, in institutions and positions of influence or decision-making posts. The study Youth participation in national parliaments, published by the IPU in 2021, reflects how, in recent years, the figures have improved for parliamentarians aged from 31 to 40 years, but parliamentarians aged 30 have not had the same fortune, as their representation continues to be obstinately and persistently low. Before reaching this situation, the system should have sought the formula to encourage, integrate and improve juvenile participation in the institutions, tackling, at the same time, the disparities existing between the number of young men and women who enter parliament and other public institutions, as will be seen below. The Forum of Young Parliamentarians of the UP defines parliamentarians aged under 45 years as "young", in an attempt to include all parliaments, recognising that in some countries, some houses, especially the upper houses, have relatively high minimum age requirements.

Figure 6. **Number of parliamentarians by sex and age (single and lower houses)**



*Note: Special parliamentary bodies where issues concerning the country's young people are debated.

Source: *Youth participation in national parliaments* (UIP, 2021).

Forming a government in current times represents an increasingly vertiginous challenge, and breaking with the tendency towards a two-party system is altering and enormously conditioning the current voting intention, since the electoral offering has increased. In Spain, those parties presenting themselves as new (Podemos, Ciudadanos and Vox) continue to reap more successes among young people, whereas the parties with more history and experience in government (PP and PSOE) are predominant choices among the older generations. The new parties appear before the traditional parties in all age groups, up to the turning point which is reached at age 45 and which may be considered as the "generational cut-off point".

The Eurobarometer (2016) gives examples of how the difficulties experienced by the younger population in Spain are clearly perceived on a European scale. Nearly eight out of ten young Spaniards (70%) state that they feel marginalised and not taken into account by the economic and social system of the country due to the economic crisis. Also striking are the data on the perceptions of Spaniards, according to FOESSA (2019), which explain and reflect the fact that most of the recent crises have been borne, mainly, by those who are least well off (93%), especially, mature workers, or those aged over 65 years (61%), followed by young workers (56%) and adults (45%), whereas those least affected would have been retirees (42%).

7 Young people are leading the fight against climate change

The worries and concerns of Spaniards in relation to climate change and its consequences are growing, but not all generations in the country are aware of the urgent need to establish a national and Community-wide regulatory framework, to limit carbon dioxide emissions and the global warming to below 2°C, with the aim of helping to mitigate the impacts of climate change on people's everyday lives. The facts show that attitudes towards this problem are very varied, above all among some older and more negationist age groups, and this would be highlighting a clear point of dissension. Therefore, it is worth wondering about how, currently, the main crisis faced by humanity is being tackled, within a dynamic of population ageing such as that in which Spain is immersed. This report relating to the generation gap existing between young people and elderly people in Spain also aims to reflect the diversity of opinions that are generated by talking about climate change. This aspect becomes an element of clashing priorities between the different generations when it should be completely the opposite. For this reason, this report aims to turn this perspective around and show how it can be a mechanism for adhesion or union between people from different age groups.

The majority of surveys that take into account differences due to sex or age affirm that, on the one hand, people over 65 are the group least aware about climate change, versus young people who are leading this fight, despite the fact that older people are one of the main risk groups in the face of increasingly common climate-related disasters. However, on the other hand, older people stand out in contrast with young people because of their better consumer habits; usually, they are more likely to be savers and are more aware regarding recycling. In fact, this contrast is confirmed with data from the CIS (Centre for Sociological Research): after asking about this subject in 2019, it showed that 90% of people who were questioned and were aged between 25 and 34 years considered that climate change was a reality, whereas among people aged over 65, this was only confirmed by 72.6%.

By including, furthermore, the level of education variable in the equation, the Elcano Royal Institute argues that "the unemployed, retirees, and housewives are more reticent about money being assigned to compensating climate change if this means other Government transfers are reduced. However, across all sociodemographic and ideological groups, those who maintain pro-environment positions predominate, including among the elderly, the right wing, rural dwellers, unemployed people, housewives, and people with a low level of education, concluding that only a minority (around 4%) deny the existence of climate change". In September 2019, the same institution published a survey that it had conducted under the premise that climate change constituted one of the main threats on a worldwide scale and that the fight against it should come from a coordinated effort on behalf of everyone. For this purpose, it put a series of questions to Spanish residents aged over 18, and the conclusions were surprising: "The Spanish population displays great concern towards climate change, which it considers spontaneously to be the main environmental threat facing the world today. Only very few – some 3% – deny the existence of that climate change".

Despite people aged over 65 being the group least aware regarding the dangers and consequences brought about by climate change, it is one of the groups that is most suffering

Despite people aged over 65 being the group least aware regarding the dangers and consequences brought about by climate change, it is one of the groups that is most suffering because of it, due to the fact that, normally, the state of health of older people may be more vulnerable and fragile than that of younger people. The effects of climate change are increasing the causes of mortality, which pushes elderly people towards the edge of their own safety and survival. It is worth remembering that the World Health Organisation (WHO) considers climate change to be one of the greatest threats to the health of the planet and, in turn, estimates that it could cause some 250,000 additional deaths per year between the years 2030 and 2050. Not to mention the meteorological events that it would encourage, such as floods, typhoons and hurricanes, heatwaves, droughts causing a lack of drinking water, etc.

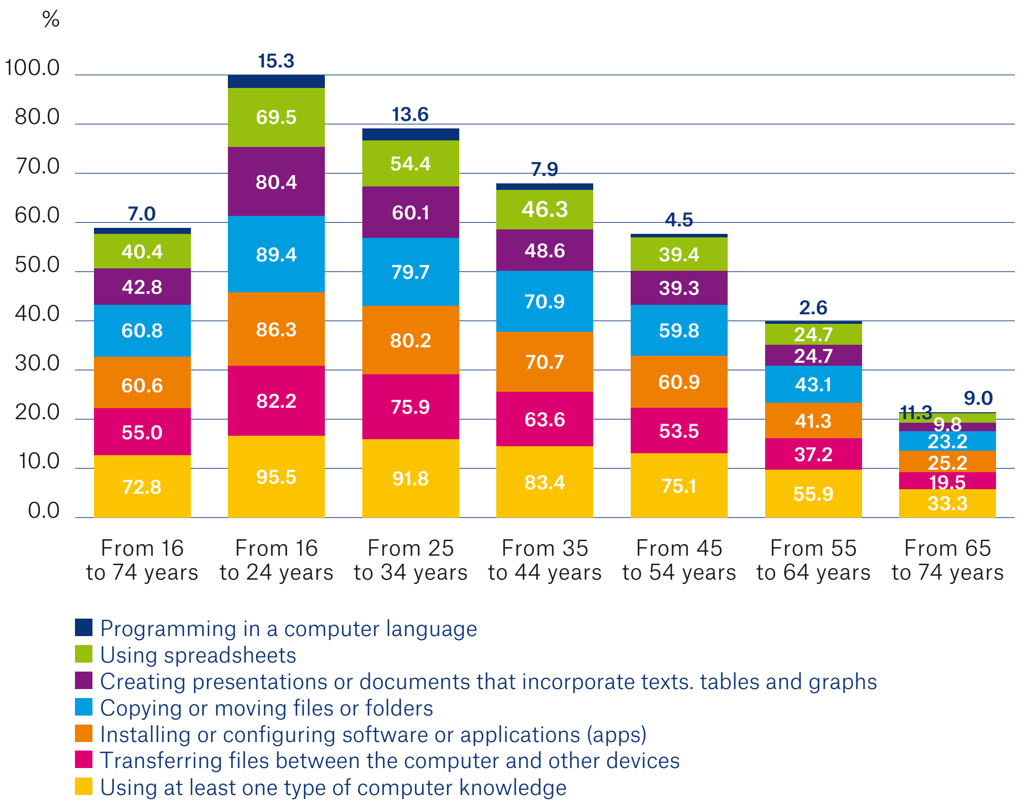
In the case of Spain, as indicated previously, concern about climate change and the knowledge that it represents a major threat for health is high and, specifically, it figures among the questions that most concern citizens, only lying behind political instability and unemployment. Despite this, the Spanish manifest an important generational gap in relation to this matter, since while 52% of young people aged between 15 and 29 believe that the climate emergency is among the main problems, exceeding the country average by ten points (42%), barely 20% of the population aged between 30 and 64 share this belief.

8 The gap between young and old is significant in technological terms

The generation gap that exists around digitalisation is wide. In figure 7 it is observed that, from the age of 55 onwards, there is a relative decline in the percentages of people who have used the internet in Spain, both in the year 2007 and in the year 2019. The process of acquiring digital literacy that both young and elderly people experienced in the years contemplated was clear: while in 2007 the gap was of 78.6 percentage points between the most connected age group (16-24 years) and the least connected group (65-74 years), in 2019 this distance was reduced to 35.5 points.

Figure 7. **The digital divide due to age is declining, but remains high**

People who have used the internet in the last three months in Spain (percentage)



Source: CSIC (Spanish National Research Council), *Envejecimiento en red* (2019).

Furthermore, the data reflect that in the oldest age group (65-74 years), men lead in computer use and internet access versus women. In 2007, only 7% elderly people used the internet but, in 2019, this figure rose to 64%, propelled by more women acquiring digital literacy. Approximately 10% of the world population is aged over 60 and it is estimated that this figure will double over the next 30 years, according to data from the United Nations (*World Population Prospects,* 2019).

> In 2019, the number of elderly people who used the Internet had increased to 64%, thanks the promotion of computer literacy among women

Within this context, it is possible to talk about the generational digital divide, and the recent state of alarm as a consequence of the covid-19 global pandemic has highlighted it, since it has forced families to remain in lockdown in their own homes. On the one hand, children and teenagers had to continue with their education using telematic means to which they did not always have access and, on the other, elderly people had to become self-sufficient alone, without having, in the majority of cases, any digital tools or knowledge. According to the INE (2019), some 41% of Spanish people aged between 65 and 74 years have no computer skills and barely 9% of elderly people aged over 75 used internet communication tools in 2019. For those aged over 75 years, using and communicating via the internet represent an important step or impediment, as only 8.9% claim to know how to make a call or videocall and fewer than 17% use instant messaging tools. These figures highlight the compromising isolation and social and family distancing to which elderly people have found themselves exposed in the recent months of lockdown in Spain, and this fact is alarming in terms of digital cohesion and equity. It is necessary to prevent the digital divide from becoming a new factor of social exclusion. "The covid-19 crisis has raised awareness in society regarding the situation of digital defencelessness faced by elderly people, not only for the elderly people themselves but also the rest of the family, since they have realised how important it is for their elderly relatives to be connected", considers Leopoldo Abad, author of the study La brecha digital generacional: alfabetización digital para la e-inclusión de los mayores (2016).

9 Proposals for the future. Conclusions

Over the course of this report, the significant generation gap presented by Spain has been analysed. A generation gap that is economic and social, and that constitutes a problem for the present and, especially, for the future of Spanish society.

Currently, young people in Spain, who undoubtedly have access to a large variety of goods and services in relation with previous generations, are also facing serious difficulties in developing their life projects. This is a paradox for a generation that, on the one hand, lives in a developed welfare system and enjoys access to leisure or technology but that, in turn, does not manage to access with dignity life models that include access to housing or to stable jobs. To a large extent, because they were the group most harmed by the crisis of the past decade; but, also, because the measures of recent years did not take into account the needs of young people. And now, following the impact of the covid-19 pandemic, it seems that young people are once more the group most severely hit by the crisis. In fact, the ILO is talking about the "lockdown generation". Responding to a young population demanding public policies that cater for their problems and needs has thus become a priority. We cannot continue living in a society in which young people see how their needs are ignored.

For all of these reasons, the following measures are proposed in order to close the generation gap that is engulfing Spain, based on the pillars of education, housing, and the labour market.

Education and training

- Promotion of spaces for intergenerational meeting, as well as partnerships between schools and geriatric facilities.
- Climate awareness-raising campaigns aimed at people aged over 65.
- Fight against early school leaving: personalised guidance and promotion of vocational training.
- Design of new professional development itineraries: proposal of actions for training or accreditation of employment experience or non-formal training.
- Promotion of vocational training adapted to the production system and needs of the labour market.
- Second opportunities: reincorporation programmes and itineraries following an initial academic and employment failure.
- Digital skills training. Digital literacy programme.
- Training in key skills. Training in strategic sectors for the country.

Housing

- Expansion of the public housing stock.
- Subsidies for leaving home and for homebuying.
- Regulation of housing rental prices in urban spaces with a high population density.
- Sole administrative window for young people, where they can find information and access all benefits.

Labour market

- Intergenerational work groups in companies, generational transmission of knowledge and skills. Apprenticeship programmes tutored by older workers.
- Dual vocational education training. Extension of youth guarantee programmes.
- Reinforcement of work experience while studying to adapt training to labour market reality.
- Reinforcement of supervision mechanisms. Trainee Charter, to avoid fraudulent misuse.
- Training incentives and mechanisms, advice, and support for youth self-employment and entrepreneurship.
- Incentives for permanent job contracts, as well as reinforcement of causality for temporary contracts.

Youth participation

- Increase in youth representation: establishment of representation quotas for people aged under 45.
- Fight against political disinterest among young people: campaigns, activities, and events to bring politics closer to young people.

"la Caixa" Foundation