Caring Across Generations

The long-term economic effects of dual caregiving

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Summary

Caregiving is classist and gendered in nature, determining whether individuals become carers, the intensity and the duration of caregiving spells. Women and working-class individuals provide the most care over the lifecourse. This impacts long-term economic wealth. High caregiving burden, of over 5 years, reduces odds of holding a pension by 73.5%. These findings were based upon the National Child Development Survey (NCDS) 1958 cohort (Centre for Longitudinal Studies 2026).

Aims

- Identify whether childhood social class origin and sex predict caregiving participation over the life course.
- Quantify the cumulative time individuals spend on caregiving over the life course, including overlapping dual care of multiple generations.
- Assess whether caregiving histories contribute to observed gender and social class disparities in retirement wealth.

Methodology

Determine identity characteristics

- Allocate sex as male or female.
- Allocate class at age 11 as middle, intermediate or working (Elliot and Lawrence 2014) from parents' occupation and housing tenure

Quantify caregiving

- See who had caregiving as primary economic activity between 23 and 55, and time spent caregiving
- Calculate hours spent caregiving for elders and children per week at 62

Measure retirement wealth

- Determine who had a pension
- Calculate how much savings individuals had (Moulton et al 2026)

Compare

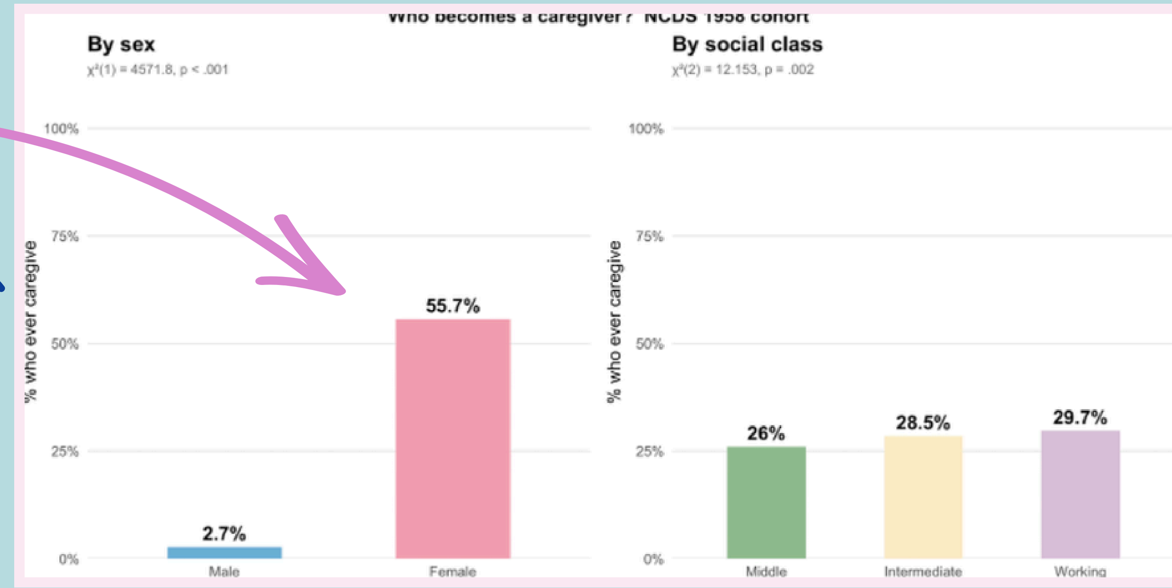
- Use regression analysis to see if sex, class and caregiving burden could predict retirement wealth

Results

Caregiving over the lifecourse

More women than men become caregivers

Caring between 23 and 55 increases likelihood of caring at 62



Most common caregivers: working class

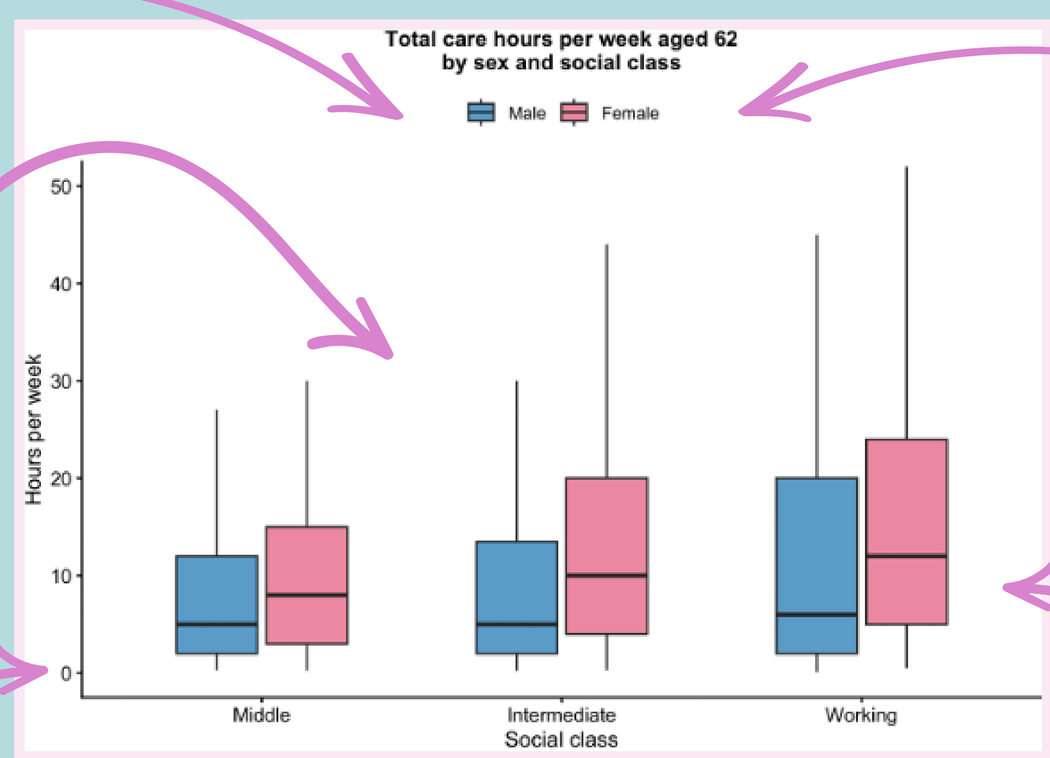
Men: 5 hours

Women: 10 hours

Intermediate class: 8 hours

Working class: 10 hours

Middle class: 6 hours



How this relates to long-term economic wealth...

- Those who never provided care have higher amounts of savings
- Class is the largest predictor of savings amounts
- Caregiving burden is a predictor of whether individuals have savings or not: higher care burdens reduce chances of having a pension
- Women of working-class backgrounds are least likely to hold a pension

Conclusions

- Women and working-class individuals are more likely to become caregivers, and provide longer and more frequent spells of care
- Gender and class disparities in caregiving somewhat reduce near retirement
- Caregiving influences pension status: high caregiving burdens reduce the odds of holding a pension by 73.5%
- Class is the greatest predictor of savings
- Policymakers need to encourage more equal caregiving burdens and a shift in how caregiving's importance is perceived
- Increase state care provision or monetary compensation could be beneficial

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Elliott, Jane, and Jon Lawrence. 2014. Refining Childhood Social Class Measures in the 1958 British Cohort Study. CLS Cohort Studies Working Paper 2014/1. London: Centre for Longitudinal Studies, Institute of Education, University of London.

Moulton, Vanessa, Sam Parsons, Bożena Wielgoszewska, and George Ploubidis. 2026. Pensions and Economic Status among the 1958 Birth Cohort Prior to Reaching State Pension Age. DWP Research Report No. 1115. London: UCL Centre for Longitudinal Studies. Accessed June 14, 2026. https://assets.publishing.service.gov.uk/media/697749d93fd50ac304b796eb/pensions-and-economic-status-among-the-1958.pdf.

Centre for Longitudinal Studies. National Child Development Study. UK Data Service. cls.ucl.ac.uk.