

AGENDA SILVER LINING

If you followed your heart as a young writer, and ignored advice to ‘don’t give up the day job’, you could be facing a future of grey clouds – with no silver lining. A (gently ageing) **Melissa Benn** reports

I hear the voice at the other end of the phone is angry, defeated. ‘It’s totally shit. I can’t even talk about it. It feels like everything is disappearing just at a time when my own energy is dipping.’ I am speaking to Jenny (not her real name), an experienced writer in her early 60s, author of several well-received books and thousands of beautifully turned journalistic pieces, who has endured bouts of ill health, and has cared long-term for a close relative, but whose income and opportunities have now dwindled to zero.

She is now earning a meagre living in another arts-related field. ‘Everyone knows about the changes in publishing and journalism. Fewer commissions, advances dropping. But it’s got to the point that I now feel completely on the outside of that world.’

I hear the same story from Margaret (another older writer who preferred to be anonymous). Now in her late 60s, author of three successful books and countless journalistic articles, a long stint on a national newspaper, plus a TV production credit here, a radio presenting gig there, she informs me cheerfully that ‘I haven’t any work at all. None whatsoever. Though I’m planning to start a new book soon – if I can fund it myself’.

After a bit of probing I discover that her equability is largely due to the fact that she has a state pension and an annuity from her newspaper job – ‘small pots of money that won’t sustain me in the long run, but are enormously helpful’ – and a mortgage-free property. ‘But I’m living on savings, so something will have to change soon.’

Hard times

Both stories cast a spotlight on two of the lowest-income cohorts of the population – freelance writers and older women – and what happens when they are one and the same person: a woman in later life, with a productive writing life behind her, possibly still brimming with literary ambition, but with frighteningly few resources to fall back

on. Taken together, this situation can spell penury.

The figures are clear. According to a survey by the Authors’ Licensing and Collecting Society (ALCS) and Queen Mary University of London, the median income of professional authors (whose main or only income came from writing) was just £11,000 in 2013. This, the first comprehensive study of author earnings in the UK since 2005, represents a drop of 29 per cent compared with a decade earlier, and is well below the £16,850 the Joseph Rowntree Foundation identifies as needed to achieve a minimum standard of living. The study also found that while in 2005 40 per cent of professional authors earned an income from writing alone, by 2013 just 11.5 per cent were doing so.

Nicola Solomon, CEO of the Society of Authors (SoA), explains what’s been going on: ‘Advances have gone down and there is now a much bigger gap between top authors and the rest. The typical mid-list author has lost out. At the same time, we have seen the rise of “fixed fee” contracts, once mainly a feature of academic publishing, where an author signs away royalty income for a higher initial advance’.

The Royal Literary Fund is an organisation, financed mainly by the estates of deceased authors, that awards grants to writers who are struggling financially. CEO Eileen Gunn agrees with Solomon: ‘it’s definitely harder these days. Advances are getting smaller. And writers whose careers might once have been nurtured by publishers, even if they weren’t currently selling well, are just not getting the money they once did. Many have been dropped by publishers entirely’. Royalties, another mainstay of the successful author, have contracted dramatically, affecting successful and struggling authors alike.

The Royal Literary Fund – described, rather lovingly, by one archivist as an ‘institution of incomparable and unique support to a medley of curious, classical, rare, strange and often broke writers of all genres since the 18th Century’ – plays



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HERE TO HELP

► Royal Literary Fund:

Administers a range of grants to commercially published writers in need. Part funded by estates and bequests of writers such as Somerset Maugham and A A Milne, the RLF helps about 200 writers a year, through one-off grants or small annual bursaries (renewable every five years). www.rlf.org.uk/home/contact-us/

► **NUJ Extra:** A charity for NUJ members who have fallen on hard times, funded by donations from working journalists. Provides one-off grants to help pay bills or regular monthly payments to dependants of deceased NUJ members. www.nuj.org.uk/work/nuj-extra/

► **Society of Authors:** Administers funds and bequests. The Authors' Contingency Fund makes grants each year to professional UK authors in financial difficulty, or to help their dependants. www.societyofauthors.org/Grants/Grants-for-writers-in-need

women's voices begin to disappear from literary life as they age



a huge role in supplementing the paltry income of struggling authors in later life. 'Sometimes,' says Gunn, 'if a writer falls into debt, we can step in to clear that. Then they're up and running again.'

But the Fund only helps writers who are commercially published in print format, which means the vast majority of applicants and beneficiaries are over 40 – and many a great deal older – and e-authors and the self-published are excluded. Decisions are based on the literary merit of an author's work as well as their financial straits, in recognition of the fact that a writer might literally now be suffering for their art. Does this include household name authors? Gunn replies, with consummate tact, 'Bad things can happen to anyone, including well-known writers'.

Freelance futures

The picture in journalism is no rosier, especially among those working freelance – two-thirds of those who earned under £15,000 a year were freelancers. According to a Press Gazette Survey published last February, freelance writers' income has never been more precarious. Only 20 per cent of freelancers surveyed earned between £40,000 and £50,000 – an income which might allow someone to set aside something for the future. One freelancer, earning £20,000 a year, described how 'fees are at rock bottom and it's not uncommon to be treated with utter disdain by commissioning editors – or completely ignored. It's gone from being a varied and interesting way to make a living to being utterly miserable'.

Beatrix Campbell, a radical journalist with over 40 years' experience, has watched the industry change out of all recognition. 'In the 1980s and 1990s it was possible to get a newspaper or publisher to underwrite the cost of you doing some real digging. That kind of important research-based journalism just isn't sponsored by large newspapers any more. In its place has come the much cheaper art of opinion journalism.'

Arts journalist Sue Steward remembers 'back in the 90s you might be paid over £1,000 for a long feature. Nowadays it's much less'. Another seasoned freelancer told me, 'I am being paid

exactly the same for a comment piece as I was 20 years ago. Once you factor in inflation that represents quite a significant cut in pay'.

Women's pages

But surely this kind of change affects male writers too? Aren't we all in the same boat, regardless of gender? Well, no. What's clear from survey after

survey is that women's voices begin to disappear from literary life as they age.

One broadsheet comment page editor confessed to me, dispiritingly, 'There's no question that while an older male columnist is likely to be respected for his wisdom and experience, older women writers are considered just a little bit dull and passé'. In book publishing, too, we know that women's titles tend to be reviewed less and win fewer awards, which has a knock-on effect on women authors' professional visibility, prestige and income.

Private lives

Turn from public to private life (of course the two are connected) and the gender penalty in later life is stark. According to a report on women and retirement by Scottish Widows, only half of UK women have adequate retirement incomes and almost one in five women in their 50s save nothing for their old age.

It's well known that women's income starts to plunge after motherhood: this is the stuff of many a feminist campaign. But until recently there's been less attention paid to the appalling financial situation of many older women. The 2014 TUC report *Age Immaterial* found that the average salary for women over 50 was just over £15,000 and that the majority of older women working part-time earn less than £10,000 a year.

The *Final Report* from the Labour Policy Forum's Commission on Older Women, published in 2015, found that many older women give up paid work to take on caring responsibilities: for a partner with a sudden illness, for elderly parents, or for grandchildren so their own children can work. Inevitably, this makes them worse off. Fifty per cent more women than men over 55 give up work to become carers, and more than twice as many older women than older men have reduced their working hours for this reason. The popularity of the SoA's Writers as Carers forum, an online space to exchange experiences and seek support, reveals how many later-life writers have their creative energy and time consumed by looking after frail or needy loved ones.

For many female baby boomers, who started their professional lives in the relatively carefree 1960s and 1970s, this level of caring responsibility can come as a huge shock. At an age when they might reasonably expect freedom from a caring role, they are flung back into the shackles of classic female servitude. As Beatrix Campbell puts it, 'We are a generation suddenly confronted by absolutely irreconcilable contradictions between our need to work, our curiosity and our love of writing – and family responsibilities that are not chosen'. She adds, with a despairing sigh, 'In a world in which social care is almost entirely privatised, this work of care – for elders, for a new generation of lovely little ones – becomes the work of the older woman.'



Thatcher's graduates

A slightly younger generation of writers, many of whom came to young adulthood during the tough Thatcherite years, seem to be taking a more entrepreneurial approach to their futures. For novelist Jill Dawson, for example, necessity is the mother of invention. 'I've been toughened up by a lifetime of being self-employed: longing to be a writer, but having to survive financially too,' she tells me. 'Having spent all my adult life, until the age of 36, being really poor, and trying every which way to earn money and look after my son and find time to write, has made me resourceful. I take my own time, and the value I put on it, very seriously. I still do plenty of things unpaid – judging competitions for Amnesty, for instance, or offering free mentoring as a prize for something – but these days I expect to be paid for talks and for teaching and mentoring.'

Dawson is passionate about 'trying to change the climate for experienced writers who don't have an income besides their writing'. The Gold Dust mentoring service offers eight hours of intensive tutoring for a fee of £3,300, a sum that can help stabilise a writer's rocky and unpredictable finances. 'Usually the organisation offering this kind of service keeps the lion's share of the fee, but at Gold Dust the bulk of the money goes directly to the mentor. All our mentors are over 50 and offer a lifetime of writing experience and achievement. I have priced that input accordingly.'

Australian novelist, playwright, and Gold Dust mentor Kathryn Heyman is not alone in realising the need to take her future finances seriously. 'I came to thinking about pensions very late, in

around 2008. I didn't have a safety net – a husband who works in the City, an inheritance, a trust fund. No one was going to give me anything as I got older. What the hell was I thinking? So I started throwing money into a superannuation programme.'

Heyman reminisces fondly about her youthful naivety. 'In the early days I lived on the dole. I'd get paid for a play, and when that money ran out I'd go and sign on again.' She still believes in the need for a certain rash innocence when starting out, but thinks that these days 'writers have had to become more entrepreneurial'. Heyman has now set up a similar mentoring scheme to Gold Dust in Australia (learning from Dawson, with whom she has become friends – the two talk obsessively about pensions, apparently) and a branch of the Faber Academy. 'The money I get for that helps to fund my writing work.'

Impoverished culture

Heyman makes an interesting point about what the new entrepreneurialism has done for literary culture as a whole, which is to allow 'only two kinds of writing to flourish. On the one hand, you see the rise of well-paid genre fiction – crime, chick lit, whatever. On the other hand, we are seeing poorly-paid "literary" writing being done entirely by people who are financially enabled – which results in a literary culture made by the ruling class.' So we are losing out in terms of literature – writing that Heyman says 'makes us bigger, better, smarter' – because low-income and marginalised voices are absent, including large numbers of talented older women writers.

WRITER'S RIGHTS

► **Pensions:** The basic state pension is low and is unlikely to rise. But there is a campaign to challenge the recent decision to delay pensions to many women born in the 1950s. Women Against State Pension Inequality (WASPI) is requesting a non-means-tested bridging pension for women who have been affected. www.waspi.co.uk

► **Backlist:** The SoA's Nicola Solomon says it would help if 'publishers were obliged to revert rights to books they are no longer marketing'. Authors could then self-publish, and make a small income, which might be significant to the author but not to the publisher. The SoA reverted the rights of Catherine Gaskin's books to her estate, which is now earning about £7,000 a year from each title by publishing as e-books.

► **Join forces:** A union or professional society may secure a fairer deal for you. The National Union of Journalists (NUJ) helps freelance writers negotiate on issues such as payment and copyright. Professional societies not only provide grants (see 'Here to help' box) but may also pay copyright and royalties; they also conduct surveys and campaigns. Recent SoA victories include securing payment for appearing at literary festivals and an EU Draft Directive to include a bestseller clause in writers' contracts, so writers can benefit from any unexpected literary success. The festivals campaign has resulted in typical fees of between £175 and £200, plus expenses for appearances.

► **Lean in:** According to Becky Gardiner, former Comment Editor of the *Guardian*, 'I can count on two fingers the women who asked about money when commissioned to write an opinion piece. Women need to realise that when you're being commissioned is the point when you possess your greatest power. Negotiating – assertively and pleasantly – may not get you more money. But it might'.



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MELISSA BENN has published eight books, including two novels, and writes regularly for the *Guardian*, *New Statesman* and many other publications. Her most recent books include *What Should We Tell Our Daughters?* *The Pleasures and Pressures of Growing Up Female* (John Murray 2013) and *The Truth About Our Schools: Exposing the Myths, Exploring the Evidence* (Routledge 2015). She has just finished a new novel.



Novelist and broadcaster A L Kennedy makes a similar point. 'The collapse of UK publishing means the guardians of a huge part of our culture have left us. We're not in a good place right now and it will get worse.'

Hitting the jackpot

Just occasionally, a writer will hit the big time and (if sensible) will use that money to protect herself in old age. Louise Doughty had a huge hit with her 2013 novel *Apple Tree Yard* – still causing controversy via its recent TV adaptation. 'Like most writers, I have spent my entire career living from hand to mouth. I've always tried to keep a financial 'float' of three months for basic necessities, and whenever my savings dipped below that, I'd try to up my game a bit. But I didn't always manage that and it always felt very precarious. I would probably have lived like that indefinitely if it hadn't been for *Apple Tree Yard*.'

She adds: 'When that came along, lots of non-writing friends assumed I would be rolling in money. But they were thinking of that money as a windfall *on top* of their monthly salaries, rather than *instead of*. In fact, all I have done with the *Apple Tree Yard* money is to take out a pension, for the first time in my life. It sounds incredibly boring, but it's given me immeasurable peace of mind.'

But relying on a bestseller is not an option for most writers – and even when it comes, may not make much of a difference anyway. Debbie Taylor, novelist and Editor of our very own *Msllexia*, recalls: 'As a freelance writer for over 30 years, I always used my journalism earnings to buy time to write fiction. That meant that I never earned very much – by definition. I always dreamed that one day I'd write a bestseller, which would set me up for life. Then in 2002 I actually did write a bestseller, *The Fourth Queen*, complete with a two-book deal with Penguin. And trotted proudly along to my accountant to ask about setting up a pension fund – and he just laughed at me. Too little too late was his response.'

Patchwork portfolio

As the economy of the UK becomes more privatised, it is increasingly up to individual writers to make private provision for their old age, despite a probably patchy and almost certainly declining income. Those without a financial buffer – an earning partner, family inheritance, property, or all three – construct what used to be known as a 'portfolio career' as a way of keeping going and setting something aside for the future. Some work part-time or even full-time in other occupations, writing in the interstices; others keep writing full-time by developing a plethora of additional income-generating activities: a buy-to-let property, occasional teaching gigs, feature or review journalism. Though, as Nicola Solomon of the SoA points out, 'Fewer and fewer writers can

rely on journalism as a supplementary income in the way of writers of old. That role's probably now taken by teaching creative writing.'

She adds, 'Publishers these days require authors to do much more self publicity than in the past, which can be difficult for those who are not familiar with social media or who find festivals a strain, physically or mentally'. At the risk of seeming ageist, there may be a generational element here, with older writers possibly less *au fait* with the skills needed to create the kind of video- and interview-based websites that are so lucrative for younger tech-savvy writers.

To make a portfolio career work, a writer needs to make sure they are paid fairly. But while almost every woman I spoke to grimaced or groaned when questioned about asking for more money ('I hate doing it'), there seemed to be more of a *Lean In* mentality among the younger authors; a reluctant recognition of the necessity of individual bargaining.

State subsidy

It is striking how many authors recall writing their first play or novel while 'on the dole', although these very words now come to us like a floating fragment of vocabulary from a vanished world. It is a measure of how few writers in the UK any longer look to the state for support, apart from access to a meagre old-age pension. Solomon points out that 'in France the state insists that authors are treated as quasi employees and they receive pensions funded by their publishers'. My astonishment at this shows how far we are from that level of acknowledgment and security in the UK.

But who knows, in the current upheaval perhaps some new ideas about a 'basic income' will yet emerge to help writers throughout our careers, especially in later life. Perhaps we will also sort out our current social care mess to relieve the burden on older women writers.

Meanwhile, I will end with the words of A L Kennedy, still fighting that good fight: 'No writer wants to be tied to an institution, or to anything else. Really your solution is government intervention to open up the publishing scene, to encourage magazines, put funding into arts councils, put funding into local councils, into social work departments, hospitals, community education departments, that used to be the places where writers could earn a living. There should be a government role – that's walled off from content – because publishing is hugely important and tells us who we are and who we can be.' ■