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# Fairness for all ages:

twenty radical ways to promote intergenerational equity



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## About United for All Ages

United for All Ages is a social enterprise that aims to build a stronger Britain and stronger communities by bringing younger and older people together. Launched in 2010, United for All Ages works with policymakers, councils, charities, universities and companies to make 'a Britain for all ages' a reality. United for All Ages focuses on how action for and by all ages can tackle some of Britain's major social and economic issues.

United for All Ages was set up by Stephen Burke and Denise Burke who both have substantial experience in childcare and eldercare. Stephen was chief executive of two national care charities, Daycare Trust and Counsel and Care, and was councillor, cabinet member and leader as well as vice-chair of the primary care trust in a London borough. Stephen is chair and trustee of several national and local organisations working on housing, care, health, families and ageing. Denise led on childcare for Peterborough city council and headed up youth and childcare for the Mayor of London as well as being chair of BBC Children in Need for London and the South East. She has been a childcare and early years consultant with local authorities and is currently CEO of smallsteps, the largest childcare provider in the Netherlands.

United for All Ages and My Family Care launched [www.goodcareguide.co.uk](http://www.goodcareguide.co.uk), the only site where families can find, rate and review childcare and eldercare. United for All Ages also set up [www.downsizingdirect.com](http://www.downsizingdirect.com) to encourage and support older people to downsize their home. Policy papers and commentary from United for All Ages can be found at [www.unitedforallages.com](http://www.unitedforallages.com)

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# Introduction

## Fairness for all ages?

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It's widely acknowledged that less equal societies are also less healthy and happy. And it is increasingly recognised that in recent decades different generations have not all fared the same, a trend that has been exacerbated by austerity and public spending cuts.

While evidence of growing intergenerational unfairness has become much more apparent, less attention has been given to what could be done to tackle the inequity and to improve relations between older and younger people. This paper aims to address this gap by sharing and promoting positive ideas for creating 'fairness for all ages' and a new social contract between the generations.

Of course, highlighting intergenerational inequities has the danger of dividing generations, not least by promoting generalisations and stereotypes. Not all young people are doing badly; not all older people are wealthy; accumulation of wealth across the life course has always been a fact of life; and expectations have changed across generations while poverty within generations should not be ignored. A lot of people aged over 70 have experienced tough times throughout their lives.

Yet we have seen some big shifts: for the first time, for example, retired people's average income exceeds that of workers. It's clear that wealth has become more concentrated in the hands of older people, particularly the baby boomers because of their 'luck' with housing and pensions, and pensioner poverty has also been significantly reduced. But some older people are not doing so well financially and cuts in public services like health, care and transport have diminished their lives. At the same time older people are concerned about the futures of their children, grandchildren and great-grandchildren. The bank of granny and grandad is keeping many families afloat, spending the inheritance on the kids now.

The increasing concentration of wealth amongst older people has big implications for social mobility. Simply relying on wealth to cascade or trickle down the generations via inheritance and family transfers will concentrate that wealth amongst younger cohorts of the same families. We need radical action and redistribution; we need ideas that will change our society and unite generations, not divide them.

This is the challenge for our times. What kind of society do we want, not just now or by the 2020 general election, but looking much further ahead towards a sustainable future?

This paper therefore sets out twenty radical ways in which policymakers at all levels could promote intergenerational equity and build a Britain and communities for all ages by improving relations between different generations. The measures in this paper focus on housing (as perhaps the most apparent intergenerational grievance); money and wealth in its various guises; public services and public spaces; work and family life; and imaginative ways to bring young and older people together and engage politically.

It is by necessity a package of measures, rather than one panacea. But that shouldn't stop policymakers from making a start on building 'fairness for all ages' and shaping a new social contract between the generations.

United for All Ages is particularly grateful to everyone who has contributed to this paper. More than twenty organisations and their representatives from across the age spectrum and from a variety of interests and backgrounds have shared their thinking and radical proposals.

Be inspired and take action! We can change the world together.

*Stephen Burke, Director,  
United for All Ages*

# Not fair enough?

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There is no shortage of evidence about intergenerational inequity in Britain. Almost every day there are media reports on the latest symptoms of unfairness. The Office of National Statistics reported at the end of 2015 that wealth is now more concentrated, with the top tenth of households owning 45% of total wealth, while the bottom half shared just 9%.

The Intergenerational Foundation's Fairness Index is a key annual touchpoint. Its 2015 annual report revealed a ten per cent decline in the prospects of younger generations relative to older generations between 2010-2015.

The Foundation attributes the growing gap mostly to rising levels of government debt, the cost of the state pension and unfunded public sector pensions, together with a continuing decline in the affordability of housing for those aged under 30 when comparing house prices to average incomes. The number of new homes built was very low at around 140,000 in 2014; the low levels of housebuilding since the start of the recession have not been seen since 1946 and affect house prices. The situation is compounded by the stagnation of incomes for 22–29 year olds between 2010 and 2014, which means that average house prices in 2014 were more than ten times median annual incomes.

David Willetts, who now heads up the Resolution Foundation, has demonstrated the growing gap better than most through his book, *The Pinch - How the baby boomers took their children's future – and why they should give it back, and subsequent work*. While this paper is not full of graphs and tables, many have been published by David Willetts via The Resolution Foundation.

Perhaps the pivotal point which has just been reached is where retired people's average incomes now exceed those of working people. Three other key indicators of intergenerational inequity are:

- The baby boomers have benefited from both rising property and pension wealth
- Households aged under 45 own less wealth than those aged 65-74, while 55-64 year olds own the biggest share of wealth of any age group

- The current cohort of young people are earning less than their predecessors, breaking previous trends, and at the same time they are paying for older workers' pensions.

## **This paper focuses on the following issues:**

**Tax:** Older people pay less tax for every pound of income they receive. There is no reason why that should be, particularly since older households have more wealth too. Government action should start with fair and effective taxation on income and wealth.

**Work:** Young people in their 20s have been hit hardest since the financial crisis. Youth unemployment has been high and this is the first cohort that does not earn more than their previous generation at the same age. There are signs that employment and pay are recovering as the economy picks up. Assuming this continues, today's twenty-somethings should earn more than their parents. While flexible working has become the norm for most younger people and families, many older people have not benefited from flexible and part-time working, particularly as they move towards the end of their working life. This is particularly important for grandparents and carers.

**Housing:** Many older people have gained from the housing boom. Getting on the housing ladder is now very hard for young people without family help, with the latest estimates showing it would take 24 years for someone on average income to save for a deposit. Most older people haven't actually benefited directly from their housing gains as few do or can turn this wealth into consumption during their own lifetime. But this in turn then becomes a social mobility issue because life chances are so affected by inheritance as homes are passed down through families.

**Public services and spaces:** state provision is largely focused on the start and end of life. As long as each generation can be guaranteed the same level of support, there is not a problem; but many fear that health, care and pensions are being eroded. Will promises about public

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services be kept or will we see the continued erosion of care and health services? There is a danger that the welfare state fails to invest in the future and younger people no longer see why they should pay for this failure.

**Social integration and political engagement:**

The Social Integration Commission has highlighted how young and older people are the age groups least likely to mix with other age groups. The lack of integration between ages is seen most clearly in our public spaces. Participation in democracy by younger people continues to be low, with just 54% of those aged 25 – 34 years choosing to vote in the 2015 General Election compared to a turnout of 66%

among the general population. More than half of those voting at the next General Election are likely to be aged over 60. Politicians still focus on short-term problems and quick fixes, not long-term solutions.

Expectations and perceptions are a critical part of the intergenerational equity debate: ‘you’ve never had it so good/bad’. There are mutual suspicions between generations which can only be overcome by different ages mixing, talking with each other and being open about their experiences and situations. This paper provides ideas about how that could be done. But the starting point is ensuring that fairness for all ages underpins national policies, tax and spending.

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**This paper sets out twenty ideas for radical action to address intergenerational inequity. In summary these are:**

- 1 Public transparency about income, wealth and debt for different generations.
- 2 A commission into fair taxation for all ages, including a review of inheritance tax and ending anomalies like age-related National Insurance exemptions.
- 3 Improve asset wealth and accumulation by younger people with new schemes from the start of life and during childhood.
- 4 A new social contract between the generations, with guarantees on future entitlements.
- 5 The need for welfare support should not be defined by age but by poverty.
- 6 Build 300,000 homes a year with a mix of affordable rented, starter homes and retirement housing.
- 7 Scale up Homeshare schemes across the country to share homes and caring.
- 8 More controls on private rented sector landlords and better tenancy agreements for young people.
- 9 A national task force on retirement housing supply and downsizing.
- 10 Work-life balance for all ages at work, with flexible and part-time working options for grandparents and carers of adults, and two-way mentoring to exchange skills and knowledge between workers of all ages.
- 11 Businesses understanding and grasping the commercial opportunities presented by an ageing population to connect all generations.
- 12 Opening up community facilities from care homes to children’s centres as ‘community hubs’ or shared spaces for all ages.
- 13 Supporting children’s centres and others to engage with multiple generations within families.
- 14 Making inclusive design and planning of public spaces for all ages a legal requirement.
- 15 A national retirement service to encourage older people to volunteer and share skills and experience.
- 16 Opportunities for young and older people to mix and ‘life-swap’ exchanges.
- 17 Take your granny on museum trips and other intergenerational activities.
- 18 A national intergenerational convention bringing older and younger people together to debate key national issues and priorities.
- 19 Compulsory voting, particularly for first-time voters.
- 20 Stop burning fossil fuels completely within a generation and stop investing pension and other funds in the fossil fuel industry.

Finally, all Government policies, taxation and spending, national and locally, should be audited for ‘fairness for all ages’, alongside an annual audit of relations between the generations.

## Income and wealth distribution

Let's not beat about the bush. It has been the changing relative wealth and income share of different age groups that has fuelled the intergenerational debate in recent years. Mutual understanding of the financial pressures faced by other generations would lead to a better informed debate about what could be done. If we want young people to help fund services and support for older generations, there must be a quid pro quo. As part of a new social contract between the generations, young people must be guaranteed a future with decent pension, health, care and welfare support.

Achieving this guarantee will require fair and effective taxation now, on both wealth and income. There must be parity on taxation on income whatever the age of those earning it. That means, for example, ending National Insurance exemptions on those working beyond

pension age, which could raise an extra £2 billion a year. A national commission should examine taxation in relation to wealthier older people to ensure parity and also review inheritance tax.

Only through such robust action on income and wealth will we restore trust between generations.

We need to support younger people to increase income and accumulate wealth. Below we look at access to work and housing. But we also need to start by improving asset wealth and acquisition from the early years and encouraging savings for pensions.

Finally, as the Intergenerational Foundation argues, welfare needs to be based on poverty not solely age.

“ Tackling intergenerational inequality and promoting better relationships between generations are two sides of the same coin. In the same way that economic inequality has been shown to increase mistrust, anxiety and resentment between different social classes, so too does intergenerational inequality corrode understanding between different generations.

This means that there are no easy ways to improve intergenerational perceptions and relations that ignore completely the economic aspect. It is true that social interventions – such as schemes that encourage mixed-generational volunteering – can help to break down barriers between generations. But these alone cannot be expected to overcome the mutual mistrust and suspicion that is a consequence of both economic insecurity amongst younger people and highly concentrated asset wealth in older generations.

Nor will income redistribution alone solve the problem. There is significant evidence that **it is wealth and assets that matter most to people's life chances and to their sense of wellbeing and security.** And yet it is assets

that are most unevenly distributed between the generations. For example, 75% of owner-occupiers are more than 45 years old. Less than 9% are under 35.

To improve intergenerational understanding we need to **focus on improving the asset wealth of younger people** – starting young – by applying the logic behind schemes such as Help to Buy ISAs to other areas. Let's extend the model to a **rejuvenated, modern version of the Child Trust Fund. Baby Asset Builder accounts could be paid into by parents and relatives over a child's lifetime.** The Government would pledge to top-up the monies accrued to a ceiling amount, only realisable if that money was then invested in an asset acquisition - a house, a pension fund or to start a business.

In this way we could help to tackle the asset inequality that exists between the generations and also, over time, reduce suspicion and intergenerational tension.

**Julia Margo, Chief Executive,  
Family and Childcare Trust**





“ The young are the new poor: this is clear now that average pensioner incomes are higher than those of the average worker. While the number of pensioners living in millionaire households approaches the two million mark, the young are struggling from income cuts, worsening employment protection, the tripling of tuition fees, sky-high housing costs and the pain of saving for their own pensions while also funding those of their parents’ generation. The most important policy change that could bring about greater intergenerational equity would be a **re-definition of need. Age alone should no longer be used as a proxy for need.** Welfare payments of all sorts should be targeted at need and not at age.

Promoting a better understanding of the financial pressures facing different generations is key to improving relations between the generations. **By making two things public – individuals’ pension entitlements and individuals’ student debt - grandparents could better understand the financial pressures on their younger relatives, while the young could better understand the income pressures of the old.** This might also help with the poor attitude many older people have towards the young so that we stop blaming the young for the financial mess we have driven them into.

**Angus Hanton, Co-Founder,  
Intergenerational Foundation**

“ We must offer a **guarantee to today’s youth** about what they can expect in the future. Government is too reluctant to offer a guarantee to when today’s young will access their state pension for example. Yet young people today will not support decent pensions for today’s older people if they don’t think they will receive a similar offer from the welfare state tomorrow.

And young poor people too often become poor older people. **Redistribution from the wealthiest pensioners to the poorest youngsters has to be part of the solution.**

**David Sinclair, Director, International Longevity Centre - UK**

# Housing and care

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Housing is the most tangible expression of intergenerational grievances. Housebuilding and boosting the supply of affordable homes to rent and buy are fundamental.

This paper argues that we need many more new homes for both young and older people. Investment in starter homes need to be matched by investment in retirement housing. Without more housing options in later life, then downsizing by older people from family-sized properties will be stymied.

We also need a range of measures to control private landlords and improve tenancies for younger people, to help them with affordable

rents and to help build more stable communities. Creativity is required to make the most of existing housing stock. Homeshare schemes should be rolled out across the country to encourage sharing between older and young people. Homeshare is a win-win-win on housing, care and social isolation.

Older people face having to pay more for their own care as government cuts care funding. Increasingly housing assets will be used to pay for some older people's care and retirement income. But better homes for older people should be seen as the starting point for better care too.

“ We need to find a way to ensure that more younger people can afford to buy their own home. **We must build 300,000 houses a year** and ensure that there is a decent number of retirement properties within the mix. If older people have nowhere to go, they won't move out of their 'family homes'.

**David Sinclair, Director, International Longevity Centre - UK**

“ Intergenerational inequity is perhaps felt most keenly in housing, where older people are more likely to have got onto the property ladder and enjoyed rising house values.

It may, therefore, seem counter-intuitive to suggest a drive to create more retirement housing as a means to tackle this inequity. However, I firmly believe government should create **a national task force of developers, ministers and local government to produce a national strategy for increasing retirement housing supply.**

Doing so would have numerous benefits for younger generations, and reduce resentment felt by some younger people who feel they are being prevented from accessing homes by 'bedroom blocking' older people.

Currently, just two per cent of homes are specialist retirement housing. Older people, like younger people, deserve to have choice. While many would like to downsize to somewhere easier and cheaper to maintain, too few have appealing options.

**Enabling older people to move would get the entire housing market moving** – meaning more younger people can become home-owners.

Given the growing likelihood that state funding will not be sufficient for older people's care needs, it will also mean more young people have an asset they can use to fund care in later life.

**Jane Ashcroft CBE,  
Chief Executive, Anchor**



“ The age at which young people can expect to buy a house has now risen above any definition of ‘young’, whilst baby boomers continue to enjoy unprecedented housing wealth. Conversely, over 65s are paying more and more for social care, which is of varying quality. Even where people can find good care, services struggle to address the social problems which afflict older people: there is an epidemic of loneliness and isolation sweeping the UK, with 700,000 describing themselves as ‘always’ or ‘often’ feeling lonely.

**Homeshare has the potential to address these issues with one elegant, intergenerational solution.** In Homeshare someone who needs some help or companionship to continue to live independently in their own home is matched with someone who has a housing need and can provide a little support. “Householders” are often older people who have a few support needs or have become

isolated or anxious about living alone. “Homesharers” are often younger people, students, or key public service workers who cannot afford housing where they work, but are happy to provide an agreed level of low level help or companionship. They help out but pay no or reduced rent and contribute to household bills.

We support the UK’s small network of Homeshare schemes, which is currently receiving £2 million from Big Lottery and Lloyds Bank Foundation to scale up a sector which has worked well for small numbers, but remains much smaller in the UK than other countries. Successfully scaling **Homeshare could not only create intergenerational fairness, but mutual support and respect across the generational divide.**

**Alex Fox, Chief Executive,  
Shared Lives Plus**

“ **Improved housing options for older people to downsize** into would do much for intergenerational fairness. Many older people are stuck in houses that are too large for them to maintain and surveys of older people repeatedly show around a quarter (over two million people) would be interested in downsizing. If just a fraction of those interested in moving were able to, hundreds of thousands of family homes would be freed up, enabling growing families

to move into larger properties, and in turn, vacating smaller homes for first and second time buyers. Younger people thwarted by rising property prices could have their housing aspirations met not by loans from the government, but by older people moving to smaller homes and freeing up vital supply.

**Claudia Wood, Chief Executive,  
Demos**

“ Intergenerational inequality is expressed in many ways but the most challenging is in terms of housing wealth. Young people with good jobs and prospects cannot afford to buy or even rent self-contained accommodation in London and the South East. We need to **build lots of affordable starter homes for young people.** Families that can redistribute their accumulated housing wealth will do so, between the generations. For those without it the state needs to redistribute some housing choices towards the young.

**Kate Davies, Chief Executive, Notting Hill Housing Group**

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**“** In east London housing is the big issue for all generations with younger people forced to move away from where they grew up; younger and older people lose out on mutual support, community connections and family time.

We should **change landlord/tenant agreements and legal arrangements so that younger people, who are the majority of private renters, are not on the move every six months** as increasing rents push them out to find a new home. Moving undermines younger people’s ability to build local connections and relationships with neighbours of all ages, and brings extra costs for moving, new household goods, temporary (more expensive) contracts for services.

**Susan Langford, Director, Magic Me**

**“** Intergenerational inequities almost entirely result from the UK’s dysfunctional housing market, including in recent years a surge in private rented sector landlords, who have squeezed out first-time buyers.

The government has recently adopted measures, such as excluding some new-build homes from purchase by landlords and increasing stamp duty for second homes by 3%, that will go some way to rein in landlords.

In addition, I would like to see a **‘buy-to-let lending cap’ placed on mortgage lenders** that limits the percentage of their loan-book – for example, to 5% - that can be made to landlords.

**Reducing the buying power of landlords will help to bring down house prices**, enabling renters to get on to the housing ladder, easing pressure on rental supply and improving intergenerational equity.

**James Lloyd, Director,  
Strategic Society Centre**

**Improved housing options for older people to downsize into would do much for intergenerational fairness... If just a fraction of those interested in moving were able to, hundreds of thousands of family homes would be freed up, enabling growing families to move into larger properties, and in turn, vacating smaller homes for first and second time buyers**

# Work for all ages

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There may no longer be a job for life but there should be work for people of all ages. The way people want to work has changed but many employers still do not offer flexible and part-time employment, particularly for older people. This is critical for grandparents with childcare responsibilities and those caring for an older or disabled adult.

Making work a level playing field for all ages should extend to the rewards for work and the

way income is taxed. National insurance exemptions, for example, should be ended – thereby also raising extra revenue for the Exchequer.

We also need a change of mindset in business. The opportunities presented by the growing older market are often ignored. Businesses are not only missing out on huge commercial opportunities but they are perpetuating age segregation in our society.

**“ Seven million grandparents in the UK are providing childcare for their grandchildren,** a huge and vital transfer of time and care across the generations. One in four working families say they depend on grandparents for childcare, and two million say they would give up work if grandparents were unable to care for their children (Survation poll for Grandparents Plus, 2015).

However, the cost of childcare is rising, and so is the age of retirement. The intergenerational transfer of time and care within families is at risk: grandparents will need to work longer and many working families will struggle without grandparents’ support.

We should recognise the vital role that grandparents play in supporting their children and their grandchildren. We should start by taking action to enable grandparents to combine work and care. **Working grandparents need flexible working and entitlement to leave so they can help care for their grandchildren as they grow up.** All the generations will benefit – both within the family and also more widely as more working parents and grandparents are good for the economy.

**Lucy Peake, Chief Executive, Grandparents Plus**

**“ There is ongoing focus on flexible working for younger and middle-aged workers who often have caring responsibilities **but what about part-time and flexible working for older people?** This is important not just for those wanting to ‘wind down’ to retirement but actually for business growth. Opening up opportunities for younger and older workers to share roles would improve institutional knowledge, bring fresh ideas to senior roles and improve succession planning. We need to move away from a model that dictates that ‘big jobs’ can only be done full-time.**

Organisations can enhance relationships between the generations by introducing **schemes to improve knowledge transfer and skills development: two-way mentoring** can benefit older and younger workers. And organisations can emphasise a life course approach to work, recognising that people will need to make changes to get the work-life fit they need at different stages. Treating work-life balance as an issue for everyone, not confining it to certain groups of employees, would send a powerful message about equality and fairness across the generations.

**Sarah Jackson, Chief Executive, Working Families**

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**FF** More older people in work tends to be associated with more younger people working too. Yet just under half of 55-64 year olds across Europe are not in work. Some older people have chosen to retire early but others can't get work. **More older workers could play a part in improving relations between the generations.** Better training for older people has to be part of the offer. And equality in the workplace means there is **no justification for age related national insurance exemptions for old or young.**

**David Sinclair, Director, International Longevity Centre - UK**

**FF** One of the most significant ways intergenerational inequality could be addressed is by **manufacturers and retailers recognising the opportunity an ageing population presents.** There seems to be a persistent fear that marketing to anyone other than the 18-30 demographic will cause customer numbers to drop off and sales to crash. Mobile communications is a case in point. Whilst mobile phone shops are alien environments for most, they are significantly more geared up to those 'in the know' rather than people who 'want to know'. Rumour has

it that there are at least a couple of major brands in this space who have invested heavily in products and planning for older customers, only to shelve all implementation. The reason? Selling to older people will scare off the younger. The sooner high street retailers understand the opportunity in front of them, particularly those who sell products to **increase communication and connectivity,** the better served our communities will be.

**George Ames, Head of Activation,  
Forster Communication**

Organisations can enhance relationships between the generations by introducing schemes to improve knowledge transfer and skills development: two-way mentoring can benefit older and younger workers... Treating work-life balance as an issue for everyone, not confining it to certain groups of employees, would send a powerful message about equality and fairness across the generations

# Shared spaces for all ages

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Making better use of community facilities and bringing people of different ages together are a real win-win.

As austerity bites, children's centres and care homes face increased financial pressures. But it would be much more efficient to open up these facilities as shared spaces and community hubs, often with food at their heart. This would break down barriers and encourage participation by people of all ages - from grandparents in children's centres to young

volunteers in care homes. And some of the most successful pubs are where different generations rub shoulders, with the pubs acting as the heart of their community.

And much more could be done to make our public spaces age-friendly. Planning should ensure that shopping centres, estates and leisure facilities are appropriate for people of all ages. Similarly designers of products and services should focus on inclusive design and walk in the shoes of people of all ages.

“ One of the social trends of the early 21st century is the **increasing reliance of young families on older generations for support in managing family life**. In some senses, families are becoming closer despite the enhanced mobility that defines our age. Barnardo's experience of operating nearly 200 children's centres is of accommodating an increasing number of grandparents who wish to attend. And once there, shared play between grandparents and their grandchildren

can be a vital mechanism for learning – for both age groups! As the Government embarks on a consultation to look at **the future of children's centres**, we would urge them to consider how the provision can help to encourage solid foundations between the generations to last well into later life.

**Javed Khan, Chief Executive, Barnardo's**

“ **Planning must ensure that new public spaces or places, and privately owned, but publicly used, places and venues, are designed with all ages in mind**. Westfield Stratford has many lovely sofas and seating areas to encourage customers to linger, but these are comfy for younger people and not so for older ones. Many new squares and public spaces are designed for paying customers only,

with lots of coffee shops and bars, but no free seating for those who just want to sit, chat and meet their neighbours. Spaces that mix people up, regardless of age and income, enable us to meet people who are different to us and find what we have in common.

**Susan Langford, Director, Magic Me**

“ Many care homes and care villages could serve as **community hubs**: their spare meeting rooms and land could help host children's centres, leisure facilities, post offices and so on. It would be an efficient use of space if health services, such as GPs and chiropodists, were also co-located in care settings. This would help bring the community into care settings, overcoming the misperceptions associated with them and the people who live there.

**Claudia Wood, Chief Executive, Demos**

**“ Inclusive design should be made a legal requirement.** We need to help build appreciation by requiring students and practitioners (designers of products and services in consumer, health, IT, industry etc and architects, town planners, etc) to spend a week in an Old Age Suit. We can reduce inequality by making products, services and environment fit for all.

**Chris Minett, Managing Director, Positive Ageing**





# Bringing young and older people together - social integration

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Spending meaningful time together is the way to build trust (and dispel myths) between generations. But young and older people don't mix as much as they could.

Shared spaces, public spaces and mutual learning - as above - provide thousands of opportunities to help make that happen. Spending time together is happening already in many ways and we need to acknowledge the benefits. People of all ages have shared interests from sport, gardening, faith and cooking to IT,

art, dancing and politics. Through these they will also meet younger or older people and understand each other better.

Sometimes more is required to bring people together – formal schemes or shared experiences. Some new ideas are explored below from creating a national retirement service and My Life for A Week to the Take Your Granny to museums initiative. Imagination is the only barrier.

“ The best way to understand other people is to **spend more time together** – ideally time having fun or learning something. I love it when older people work or volunteer in nurseries and schools. I perhaps have more time and patience to teach my grandkids to read or swim – and I enjoy it. It's also great when young people work or volunteer with older people – in our sheltered schemes we have had some 'intergenerational' events – often involving music and dancing, and always involving food. I have seen how **perceptions really change - both ways.**

**Kate Davies, Chief Executive, Notting Hill Housing Group**

“ An unprecedented shift took place in October 2015. For the first time, retirees have higher incomes on average than the rest of the population. Good news for pensioners. But less so for young people struggling with stagnant incomes and unable to get on the housing ladder.

**Retirees have tonnes of experience which could be passed onto the younger generation** – knowledge and skills that could help young people to plan their careers and work out their aspirations. Except younger and older people don't tend to meet and mix – the Social Integration Commission found that segregation between age groups is widespread in modern Britain.

That's why The Challenge has proposed a **new UK-wide initiative to connect retirees to**

**volunteering programmes and social enterprises** in their local areas, strengthening communities and providing a space for people all ages to come together and learn from one another. Businesses could support this **National Retirement Service** by offering employees on the cusp of retirement a few paid hours per week to participate, or by sponsoring pathways into volunteering programmes matching employees' skillsets. We believe that such an initiative would significantly reduce intergenerational inequity and set us on a path towards restoring the crucial social contract between generations which has begun to fracture.

**Jon Yates, Director of External Affairs and Operations, The Challenge**

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**“ My Life for A Week** - a life-swap exchange between younger and older generations. **Spending time in someone else's shoes** - or seeing genuinely what their reality is (via raw documentary?) - can be a powerful way to challenge perceptions/misconceptions about others (and ourselves) and foster understanding. It seems to work on Wife Swap!

**Chris Minett, Managing Director, Positive Ageing**

**“** Over eight out of ten children have visited a museum – but the vast majority of these are on a school trip. For many of those children, in particular those from disadvantaged communities, the value of the outing is limited. They cannot talk to their family about where they have been. There is no shared experience across generations, when they return home. Lifelong learning and enjoyment doesn't follow, and repeat visits outside of school are rare.

**Take Your Granny** is an initiative which **transforms school trips into outings for all generations in a family**. This enables those who come from families that don't usually access museums, to do so. These children's experience of a museum becomes far richer and long lasting, as they can take that experience home with them. And the rest of the family – older siblings, the cousin who looks after them, the grandparents, the

parents– will also benefit from the school trip, as it will become an invitation to them all.

Take Your Granny is a branded, targeted initiative that lets families know immediately that a museum is for them. Working with local museums throughout England, we will hold named days on which new families are invited. For example, children who invite their wider family are rewarded with certificate, stickers and 'I'm a Gallery Kid' badges. Grannies will get 'I'm a Gallery Granny' badge.

Through Take Your Granny, new conversations around museum collections will be enabled across generations. Museums will play a greater role in supporting intergenerational activities, providing opportunities for the young and old to spend meaningful time together.

**Dea Birkett, Creative Director,  
Kids in Museums**

**Spending time in someone else's shoes - or seeing genuinely what their reality is (via raw documentary?) - can be a powerful way to challenge perceptions/misconceptions about others (and ourselves) and foster understanding**

# Political engagement

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Political engagement is often seen as voting. That of course is crucial. At the next general election it is estimated that at least half the people who will actually vote will be aged 60 or over. Young people must make their votes count – and it's proposed that first-time voting is compulsory to help build healthy voting habits.

But political engagement is more than voting. In the spirit of bringing older and young people together and spending meaningful time in

dialogue, we support the idea below of a national intergenerational convention to discuss issues and priorities. It could be complemented by local or regional intergenerational conventions that inform community, council and regional plans as well as national action.

As set out below, tackling climate change is a real test, perhaps THE test, of whether a new form of political engagement involving young and older people can lead to long-lasting change.

**FF** It is a myth that older voters are more likely to vote than those under 25: all age groups over 30 are more likely to vote than under-25s, and votes cast by those aged 40-60 are far more numerous than those aged 65+.

Nevertheless, voting in election is a habit that people acquire, and increasing voting among young people would be positive. **So voting in general elections should be compulsory for first-time voters.**

**James Lloyd, Director, Strategic Society Centre**

**FF** Most environmental crises are not sudden. They creep up on us.

Climate change, the mother of them all, has been stalking humanity for more than three decades and is now unravelling before our eyes. But, as one scientist grimly put it recently, **unless we get to grips with our carbon pollution, it'll be best not to be aged under 40.** For while the dramatic, recurring UK floods and terrible, prolonged East African droughts show the problem is already with us, it is our children and theirs that will suffer the worst consequences.

While tackling climate change is complex, it boils down to one, simple thing: **Stop burning fossil fuels.** We must do that completely within a generation. So people with savings

and pensions should, for the sake of their younger loved ones, now be demanding that their money is no longer invested in the fossil fuel industry.

But as the flood waters rise in towns and villages across Britain, generations will come together to support one another. It's important that practical action comes first, but equally important that the anger and inspiration felt in households and neighbourhoods that endure the growing impacts of climate change is channelled into political pressure. The politicians will have to act. **We just have to make sure it's soon enough.**

**Andrew Pendleton, Head of Campaigns, Friends of the Earth**

**FF** The research I oversaw as Chair of the Social Integration Commission shows that, outside family settings, **generations don't mix as much as they could or should.**

Twenty years ago the old versus young discourse was dominated by young people's alleged irresponsibility and misbehaviour. Now, it is more about the alleged selfishness of the affluent elderly in comparison to the young locked out of economic security.

Sometimes an issue needs to be tackled full on. I propose a **national intergenerational convention** every year lasting two days in which a group of 14-30 year olds and a group

of 70-90 year olds (comprising pairs of people from every major city / city region) discuss a small number of key national issues and work together to produce an agreed statement of priorities. For the first conference I suggest the subjects of **welfare reform, housing and meeting our climate change obligations.**

The conference should be live streamed so that anyone young or old can get involved remotely and the participants should be supported and encouraged to be local ambassadors for the process leading up to and away from it.

**Matthew Taylor, Chief Executive, RSA**



# Making ‘fairness for all ages’ happen

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**Change happens when enough people recognise a problem and understand that without action it will get worse – and there is agreement on what should be done. This paper aims to help move us from the problems of intergenerational inequity to solutions.**

Clearly we need more public discourse, informed by evidence and transparency. We support the idea of a national intergenerational convention engaging older and young people to get to grips with the issues. This national initiative could be complemented by local conventions.

Some actions in this paper could be moved forward swiftly, with leadership from government. These include a commission on fair taxation; a national task force on retirement housing and downsizing as well as promotion of Homeshare; flexible working for grandparents and carers of adults; and a national commitment to stop burning fossil fuels within a generation. Some require leadership and creativity by the third sector and its funders. Some by businesses, and some by local government.

One immediate task is around maximizing electoral registration to ensure that young people in particular are not disenfranchised. Councils should be encouraging stable

communities, where young people are not forced to move every six months or less and can contribute locally.

We urge government, nationally and locally, to audit their policies, spending and tax priorities for ‘fairness for all ages’ and to measure progress annually.

Change also happens when small groups of thoughtful committed citizens act. There is much in this paper that could be taken forward by social entrepreneurs in the broadest sense.

‘Fairness for all ages’ is key to make our ageing society sustainable. We need a new social contract between the generations and the foundation of such a social contract must be equity, with all generations benefiting and contributing to the contract at more or less the same rates, and in such a way that benefits and sacrifices match one another. This intergenerational contract needs to be equitable in order to be sustainable, and it needs to be sustainable to deliver equity for future generations.

United for All Ages will continue to work with our partners, many of whom have contributed to this paper, to build a Britain and communities for all ages.

### Building a Britain for All Ages – time for a new contract between the generations

Published by United for All Ages in 2014

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Rather than pitting young people against older people, politicians and the media are urged to help build a Britain where people of all ages can prosper with a new contract between the generations.

The vision of ‘a Britain for all ages’ with action from cradle to grave – not ‘war between the generations’ - is set out in a new report, *Building a Britain for all ages*, published in 2014 by the think tank, United for All Ages.

The report focuses on ten ways to create a Britain for all ages, bringing older and younger people together and tackling some of the country’s biggest social and economic problems including:

- **Loneliness** - more than one in ten older people say they are lonely all or part of the time while many young people have little or no contact with older adults
- **Care** - our growing population means increasing numbers of young children and older people need care but fewer are getting help as childcare places fall, eldercare is cut and costs rise
- **Housing** - older people have few housing options in later life while young people are struggling to find affordable homes to rent or buy, creating a housing crisis for all ages
- **Work** - almost a million young people are not in work while many older people need and want to work longer, with millions more people of all ages under-employed
- **Technology** - many older people are increasingly excluded by lack of digital access and know-how while young people could share their knowledge and skills

The report, *Building a Britain for all ages: time for a new contract between the generations*, sets out how a new contract between the generations, underpinned by fair and effective taxation, could address these and other problems.

Ten building blocks for the contract between the generations highlighted in the report are:

- **Centres for all ages** – making the most of community facilities by opening up children’s centres, schools, older people’s housing schemes

and care homes to people of all ages creating 5000 centres

- **Family policy for all ages** – ensuring that family policy and other policies take much more account of the wider, multigenerational family and supporting relatives to do more to help each other
- **Homes for all ages** – creating new housing options for older people to support downsizing and free up family-sized homes for young people while recognising the rise of multigenerational households
- **Care for all ages** – developing universal childcare and eldercare systems that recognise the changing nature and needs of modern Britain and enable family carers to have a life while caring
- **Work for all ages** – encouraging employers to be more supportive of staff with caring responsibilities and building multigenerational workplaces where skills and experience are shared
- **Volunteering for all ages** – enabling people of all ages to volunteer with each other in their community to meet local needs and share skills, knowledge, experience and time

Charities for all ages – breaking down the silos between children’s/young people’s charities and older people’s charities to promote early action across the life course and tackle ageism

- **Neighbourhood Watch for all ages** – encouraging local schemes to look out for older people and young people and children who need help and provide companionship and practical support
- **Shared interests for all ages** – using common interests from sport, art, music to gardening, cooking and technology to bring older and younger people together to share skills and enthusiasm
- **Innovation centres for all ages** – university-based centres that support and promote entrepreneurial and innovative businesses and social enterprises



## Appendix two

### A Future for All Ages – growth starts with homes, care and jobs

Published by United for All Ages in 2013

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Radical proposals on downsizing, building new homes where three generations of a family can live together, and supporting carers to work are central to promoting growth and creating a Britain for all ages.

With our ageing society facing crises in housing, care and employment, more than fifty policy ideas on homes, care and jobs are contained in *A Future for All Ages: growth starts with homes, care and jobs*, published in 2013 by United for All Ages.

It suggests that the £40 billion spent annually on pension tax relief for the better off could be diverted to fund a 'homes, care and jobs' package, together with savings from prevention, smarter spending and shifting tax from income to wealth.

The paper sets out how growth could be promoted through the package of housebuilding with 250,000 new homes every year for a decade, making better use of existing homes, planning ahead for better health, creating a national health and care service, fairer funding for childcare and eldercare, supporting young people into employment, multigenerational workplaces and action by businesses to employ and retail to older people.

*A Future for All Ages* also calls for:

- A new national agency supporting older people to downsize and releasing up to a million family-sized homes by making downsizing an attractive option for older people (as in the USA); providing advice with relevant agencies and helping older people let their properties, plus help with storage, decluttering, tax breaks and other financial incentives
- A new 'universal design' concept for flexible living for three generations, promoting both independence and shared spaces; the design for family homes has a separate, self-contained apartment for an elder generation offering personal space and ownership, individual needs and accessibility, and environmental sustainability, so more families can live together
- A focus on working smarter, not just longer, with new research showing that supporting our ageing population would be more effectively achieved if women aged 25-44 and people aged 55-65 were supported to work through more help for parents with childcare and for carers looking after older relatives, minimising gaps in employment and building pensions

Britain's ageing population – with the number of people over 85 doubling in twenty years – and the new baby boom are central to driving growth by boosting demand for new homes and better care for all ages, thereby creating jobs.

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