

July 2014



# Building a Britain for all ages:

Time for a new contract between the generations



# Foreword

## A Britain for all ages?

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### **imagine a country where...**

- **we invest in the future...**
- **where children get a good start in life...**
- **where older people and young people are valued and respect each other...**
- **where extended families are supported to care for each other...**
- **where communities are designed for everyone to live, work and play together...**

If you landed in Britain today for the first time, you could be forgiven for thinking that we are a country where there is a civil war between generations. That's what the media and many policymakers would like us to believe as they pit young people against older people and seek to divide the generations. Pick up a newspaper, go online or read the latest think tank pamphlet, and you will see countless myths and stereotypes about older and young people never having had it so good (or bad).

The reality is rather different. Older people are concerned about what is happening to their children, grandchildren and great-grandchildren and their future. Young people are concerned about how their grandparents will fare in old age.

We should not be stoking up a war between generations. We should be focusing instead on the distribution of income, wealth and opportunities within and across generations and how we create a society where people of all ages prosper. Attacks on older and young people are a diversion from the real problems Britain faces and weaken our country.

### **A problem shared...**

Britain faces long-standing social and economic issues:

- Falling social mobility and growing inequality
- Caring for our ageing population

- Children not fulfilling their potential
- Families squeezed by financial and time pressures
- Increasing loneliness and isolation
- Fear and lack of respect across generations
- Lack of opportunities and low aspirations
- Tightening resources

### **Imagine a Britain for all ages...**

where ageism, worklessness, loneliness, fear of crime and homelessness are things of the past. These are just some of the issues that creating a country for all ages could tackle.

Older people have much more they could contribute if they were encouraged; young people could do much more if they were given a chance; multi-generational families could do much more if they had time and resources.

We are all interdependent. Intergenerational fairness should underpin smarter taxes and smarter spending. We need to invest in the future: prevention and early intervention, supporting the next generation, ensuring our legacy for the Britain we leave to our children and grandchildren.

Rather than dividing generations, politicians should be seeking to develop a progressive contract that unites all ages. Action by and for all ages can be the basis for a national prevention strategy from cradle to grave. From active ageing to tackling obesity and giving children a good start in life, we must help people to help themselves.

It's time to build a Britain for all ages with a new contract between the generations.

*Stephen Burke*  
*Director, United for All Ages*

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## About United for All Ages

United for All Ages is a social enterprise that aims to build a stronger Britain by bringing younger and older people together through shared sites, shared caring and shared interests. Launched in 2010, United is working with councils, charities, universities and companies to make 'Britain for all ages' a reality.

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 charities, Daycare Trust and Counsel and Care, and was a councillor, cabinet member and leader as well as vice-chair of a primary care trust in a London borough. 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. Stephen is now co-chair of Grandparents Plus and trustee of several other national and local charities working on housing, care and ageing. He is also on the Commission on the Voluntary Sector and Ageing.

United for All Ages has focused on developing 'care for all ages' and 'centres for all ages'. Policy papers from United for All Ages, including *United or divided?*, *Investing in the future*, *Ten Dilnot Flaws*, *The Childcare Funding Crisis* and *A Future for All Ages*, can be downloaded from [www.unitedforallages.com](http://www.unitedforallages.com)

In 2012 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. In 2013 United for All Ages launched [www.childcarechampions.com](http://www.childcarechampions.com). In 2014 United for All Ages launched [www.downsizingdirect.com](http://www.downsizingdirect.com) to encourage and support older people to downsize their home.

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# Opportunities for all ages

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Bringing older and young people together has multiple benefits – from reducing loneliness and sharing skills to tackling the care crisis from cradle to grave.

There are already lots of opportunities to make it happen in communities across the country. Opening up local facilities like children's centres, schools, older people's housing schemes and care homes to people of all ages makes social and economic sense.

Similarly there is a growing number of multigenerational households with three or more generations living under the same roof. And schemes like Homeshare and Shared Lives enable adults of different ages to share a home with mutual benefits. But much more could be done to tackle the housing shortage by for example encouraging and supporting older people to downsize and free up family-sized homes.

Ending the ageism and silo mentality that underpin much of social and family policy in Britain would be a good place to start. It would encourage policymakers and practitioners to think differently about the way we deliver services and how we could make better use of all our resources.

## Changing Britain

The media regularly highlight the profound implications of population growth and an ageing population for the UK, but it's not all doom and gloom.

Living longer means that many of us aged 60-90 plus have lots of opportunities to contribute more through work and volunteering and in our communities and our families. The new baby boom means that the growing number of young children will help sustain our ageing population in decades to come.

To maximise the contributions of all generations, we need to invest in education, housing, health, care and support. But we also need to tackle the

ageism that ignores and devalues what many older people can do and reinforces suspicions and stereotypes across generations.

United for All Ages thinks that the new baby boom and the growth in the UK's population are good news. Good for our economy and good for our society as we live longer. More children and more young people migrating to Britain will help sustain our ageing population with more than half a million people now aged over 90.

## Planning ahead

To make the most of the opportunities that a growing population offers, we must put in place proper plans. As the saying goes, failing to plan is planning to fail.

Here are five areas for action for starters:

- 1 supporting families with young children - from more midwives and health visitors to children's centres, nurseries and childminders, we need to give all children a good start in life. Schools also need more places and that's not about creating ever large class sizes. Investing in our future starts here.
- 2 building affordable homes for life - we have a housing crisis. Families with young children need new homes but also older people need decent and appropriate homes thereby releasing larger properties. Building new homes will create places to live and hundreds of thousands of new jobs.
- 3 creating communities for all ages - we need to make the most of local community resources, like children's centres, schools, libraries, GP centres, older people's housing schemes and care homes, and open them up to wider community use. We need spaces where people of all ages can meet and share life and create neighbourhoods for all ages.
- 4 working better as well as longer - we need to support the workforce of the future by giving them a good start in life. But we

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also need to help those in their 20s and 30s into work that is fulfilling. We should enable women to continue working with affordable childcare and support carers in later life to balance work and caring in their 50s and 60s. We can encourage multi-generational workforces that nurture talent across the generations by sharing skills and experience and enable people to carry on working for as long as they want.

**5** supporting older people - helping older people to continue living independently with housing options that promote companionship and practical support as well as funding care properly are key to a healthy old age. Having a growing and younger workforce is also crucial to making this happen. If we get it right, we can build a Britain for all ages - where a booming population means a booming Britain and a future for all ages. Creating a society for all ages is the way for Britain to thrive.

## We all need to change

Media debate seems constantly to focus on the baby boomers and whether they've had it all, mostly the money that is.

But many baby boomers are also looking at what increasing longevity means for the thirty plus years of life beyond the traditional retirement age. Are we merely adding years to life, or life to years?

Having the right mindset and attitude is key to having a meaningful, exciting and fulfilling later life. 'It's never too late to start' would be one of our maxims.

We all face some big choices and challenges if we're not to leave this mortal coil feeling unfulfilled. Thirty years of boredom, loneliness and unhappiness are not something to look forward to. It's up to us how we respond.

Our society needs us to change. This is not just a quest for individual self-fulfilment. This is about

all of us collectively working for a better future and a better Britain.

While we all know that our population is ageing and we are living longer, very little attention has been given to the new baby boom the UK is experiencing. This is good news for our economy and our society and makes our ageing population much more sustainable.

But it will also provide more tasks for grandparents and great-grandparents. We need younger people to look after us in our last years but before then we have to make sure the growing number of children get the best start in life to fulfil their potential too.

So as well as enjoying our later life, we need to give a lot back. Our families, neighbours and communities need us, and we need to remain connected in later life. Older people are already the bedrock of civil society but we could do much more.

To help make that happen we all need to end the ageism that hinders the contributions that older people do and can make.

### Why a society for all ages?

**Building a society for all ages makes economic and social sense. Here are a few reasons why:**

- Investing in prevention and planning ahead
- Developing stronger communities
- Tackling loneliness and isolation
- Supporting advocacy across generations
- Creating better care, health and housing
- Providing practical help and care at home and getting out and about
- Ending ageism and stereotyping across generations
- Promoting mutuality, sharing and learning between generations
- Supporting the sandwich generation

# Ten building blocks to make 'Britain for all ages' a reality

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## 1 Centres for all ages

Creating centres for all ages – bringing younger and older people together on one site – makes sense both socially and economically. They would help build stronger communities and would make much better use of existing resources in local areas. Councils should encourage local services to share sites to prevent the closure of community facilities such as libraries, children's centres, youth clubs, care homes and health practices. 'Shared sites' could create 5,000 centres for all ages in the next five years. Spending cuts demand creativity. With many services being reduced or facing closure, councils have to look at different ways of doing things. Sharing sites can be a win-win – protecting local services from closure and bringing local communities closer together. Centres for all ages are the future. With local leadership and community support, we can make them happen.

## 2 Family policy for all ages

Family policy in this country has focused almost exclusively on parents with children. It has ignored the wider or extended family – the relatives from grandparents and increasingly great-grandparents to uncles, aunts, cousins, nieces and nephews who provide care and support for each other but could also do much more. Too often, for example, local authorities don't look to the family first when a child is taken into care. Similarly family carers looking after an elderly relative often do so without any support. We need a family policy for all ages that looks at the role played by the wider family and supports members of the wider family in their relationships and responsibilities. And public policy more generally that recognises the growing number of multigenerational households in Britain.

## 3 Homes for all ages

Families are already ahead of government and public policy with three generations increasingly opting to live together under one roof. The growing number of multi-generational

households reflects a range of social and economic issues – from the cost of housing and squeezed incomes to the cost of care for children and older people. This option is often only available for families with properties that are large enough or have potential to extend. Older people need a much better range of housing options in later life as well as support to downsize. There are already a number of schemes like Homeshare and Shared Lives that encourage people of different ages to share where they live but much more could be done to roll these schemes out more widely. Public policy on planning, benefits, care and support needs to catch up with the changing shape of multigenerational families. Housing designers also need to come up with flexible designs that mix shared space with independent space for multigenerational living.

## 4 Care for all ages

One of the big issues for families is care – whether it's care for young children or care for elderly relatives. For many families, childcare or eldercare is either not affordable or not available, with many concerned also about the quality of care. As a result family carers are often forced out of work with huge losses both to them and their families and to our wider society. We need a new settlement for both childcare and eldercare that recognises their importance to families and society. Care in Britain is significantly underfunded, with family carers increasingly expected to do more. With rising demand from a growing population of children and older people, funding has to be prioritised. Without action there are substantial consequences. For example home care services are woefully underfunded and squeezed. Almost a million older people are missing out and could do with better care in their home. How best to provide and pay for care for the elderly has become an important issue for governments worldwide. Many countries are grappling with how to shift care out of hospitals and care homes and into the home, where it is cheaper and usually offers a better quality of life for older people. Better home care must be a priority.

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## 5 Work for all ages

Family carers who work need more support to combine their work and care responsibilities. Employers could do more to support their staff who have caring responsibilities. With our ageing population, more employees will be caring for an older relative but many currently have to give up work. With more flexible working, together with a cultural shift by employers, life could be made a lot easier for employees. And businesses would benefit by keeping staff, for instance by offering back-up or emergency care when normal arrangements break down. The 'Sandwich Generation' – particularly older women who are caring for both an older relative and grandchildren – need to be recognised and supported as the 'lynchpin' generation of women aged 50-75 who provide much of the care in our society – and who increasingly want to carry on working. More of us are going to be working longer – because we want to or we have to. Mentoring schemes in workplaces could match older workers with new recruits and help promote multigenerational workplaces and the sharing of skills between different generations, for example re using new technology. Companies are finding that providing support for carers makes sound financial sense but still many only offer support for working parents but not for those with eldercare responsibilities.

## 6 Volunteering for all ages

Older and younger people have so much to give and share with each other. As we live longer, older people could do much more given the chance. And young people could gain so much from volunteering with older people if given the chance, for example helping reduce loneliness. Local volunteer centres, charities and community groups need to make the most of all the human resources in their community. Sharing skills and knowledge, experience and time across generations would benefit us all.

## 7 Charities for all ages

Charities, community organisations and social enterprises are, like many other organisations, siloed by age. Children's charities and older people's charities rarely cross paths even though their beneficiaries have mutual concerns and potentially mutual benefits. We need to take a life course approach to tackling issues that affect many older people from loneliness to poor health and poverty. If we are to make a difference to older people, we need to start much earlier in life and prevent problems before they occur or get worse. Early action means starting with schools, young people, and in adulthood. By bringing older and young people together, we can also dispel myths and stereotypes and tackle ageism across the generations.

## 8 Neighbourhood Watch for all ages

Neighbourhood Watch has much more potential than just 'curtain twitching' and crime prevention. Neighbourhood Watch is probably the largest community programme in the country. Most areas have local Neighbourhood Watch schemes of one sort or another. As well as spotting whether there is a burglar in the street or someone has vandalised a car, these schemes and their members could be looking out for others who live on their street. Are the kids ok? Have young people got something to do? Does a family need a hand? Are there older people who are lonely and isolated? We should look out for others who live nearby. And Neighbourhood Watch could be a vehicle to do this. As always the question is where to draw the line. Offering a bit of companionship and some practical help like gardening or shopping must be a good thing. But when an older person needs regular help with getting up and going to bed, washing, dressing, eating, toileting and more, then we need proper home care services to step in. So let's provide more companionship through Neighbourhood Watch. But let's invest in care where it's needed too

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## 9 Shared interests for all ages

Remember the Olympic spirit of 2012? What a fantastic Olympic games, bringing people of different generations together. The games involved people of all ages - from spectators and participants to volunteers and officials – united by their shared interest in sports of all kinds. With the Games long over, are all ages sharing and benefiting from the enhanced facilities and new interests? Of course sport is just one example. There are many other shared interests that bring generations together – from arts, theatre and music to gardening, cooking and IT. Too many of our civic and public processes are seen to be dominated by one generation and exclude young people in particular. But we all have shared interests in the future of our communities and should be given opportunities to contribute.

## 10 Innovation centres for all ages

Innovation centres at universities throughout the whole of Britain should be the standard and not just the exception. These centres should be open to entrepreneurs of all ages and not just university students. For most entrepreneurs, the whole idea of starting and building a business is virgin territory, and they need somewhere they can work on their idea, product or service, learn how to run and administer a business, gain knowledge and wisdom from mentors, and find themselves in an environment fostering growth and success. These centres should span multiple disciplines and industry, not just technology. Universities are a logical location for such centres for reasons of geography, logistics, access and resources.

# Making a Britain for all ages happen

Change requires vision and leadership at all levels. It doesn't always require extra resources and many of our proposals to build a Britain for all ages are about saving resources by preventing problems and doing things differently.

Where new resources are required, we propose action on taxation. Britain is still one of the richest countries in the world and fairer and more effective taxation could generate resources for all ages. We need to focus taxation on wealth and assets as much as income. In particular, wealthier older people should contribute more to future generations.

'Taxation for all ages' could include reducing pensions tax relief, making council tax more progressive as well as introducing a mansion tax, extending National Insurance for older workers, and reviewing the way inheritance taxes levied and policed, particularly in relation to intergenerational 'gifts'. Finally we need effective action to tackle tax avoidance.

# A progressive contract for all ages

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Rather than dividing generations, politicians should be seeking to develop a progressive contract that unites all ages. Such a contract should include both universal childcare and eldercare that meets the needs of our ageing population. But it must go further to cover housing and work and other building blocks set out in this paper. If older people were encouraged to downsize and homeshare for example, it would help younger people get the homes they need. Similarly working longer needs to be matched with help for young people getting into work and flexible working options throughout life.

The cornerstone for growth should be giving everyone the chance to work and somewhere decent to live and supporting families with their caring responsibilities. Underpinning action on homes, care and jobs has to be fair and effective taxation, shifting the balance from income to wealth and property.

Taking care of all generations highlights our interdependence. It focuses on what unites rather than divides us – our mutual concerns and aspirations; prevention being better than cure; making technology work for all; intervening across the life course – it's never too early or late to act; and giving power to the people.

We can build a Britain for all ages. To make a start we need leadership and a new spirit in Britain that uses the assets and the contributions of citizens of all ages.

We need to engage all ages in raising awareness and in coming up with solutions - this is not just a challenge for older people but for us all. We need to help people to help themselves across the life course - planning ahead, and remaining fit, healthy and involved with friends and family. We need to be smarter about how we spend public resources - out of expensive hospital and residential care and in the community, in homes and in prevention. And we need to end the ageism which pervades every corner of our society.

Promoting intergenerational conflict is not the answer to tackling the profound problems and inequalities in Britain today. What's needed are cross-generational solutions to these issues that benefit all ages and our whole society as part of a new contract between the ages. We are much stronger as a society and in our communities if we are united, not divided, from cradle to grave.

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