**APPG ON SOCIAL INTEGRATION INQUIRY INTO INTERGENERATIONAL CONNECTION**

**EVIDENCE SUBMITTED BY UNITED FOR ALL AGES September 2018**

1. **About United for All Ages**

United for All Ages is a ‘think and do’ tank and social enterprise that brings older and younger people together to create stronger communities and a stronger Britain. We focus on issues which affect different generations in different ways and which require solutions involving all generations. We have particularly focused on care, housing, work, technology and ‘fairness for all ages’. Our approach is very much about creating solutions to big social and economic issues that bring generations together, rather than pit generations against each other. We think this is particularly important in tackling intergenerational fairness.

We have published a series of policy papers addressing these issues, which should be read as part of our submission. These include: [‘A country for all ages: ending age apartheid in Brexit Britain’](https://unitedforallages.com/wp-content/uploads/2017/01/A-Country-for-All-Ages-January-2017.pdf); [‘Fairness for all ages: twenty radical ways to promote intergenerational equity’](http://unitedforallages.com/wp-content/uploads/2016/01/UnitedReportJan2016.pdf), which includes contributions from some twenty organisations; [‘Building a Britain for all ages’](http://unitedforallages.com/wp-content/uploads/2015/08/A-Britain-for-All-Ages-July-2014-pdf.pdf) which looks at creating a cradle to grave social contract between the generations; [‘A future for all ages’](http://unitedforallages.com/wp-content/uploads/2015/08/A-Future-for-All-Ages-growth-starts-with-homes-care-and-jobs-May-2013.pdf) which focuses on homes, care and employment as the basis for creating growth and a Britain for all ages.

Our policy work is supported by a range of practical initiatives that support cross-generational action on these issues. In 2012 we launched the Good Care Guide, a pioneering TripAdvisor style website that enables families to find, review and rate childcare and eldercare that they use. In 2014 we launched [www.downsizingdirect.com](http://www.downsizingdirect.com), encouraging older people to think about downsizing home and providing practical support to enable them to do so, thereby releasing family-sized homes for younger generations.

We work with a range of partners at national and local levels to promote and support multi-generational workplaces, multi-generational homes and centres for all ages. In 2018 our paper [‘Mixing Matters’](https://unitedforallages.com/wp-content/uploads/2018/01/Mixing-Matters-United-for-All-Ages-paper-Jan-2018-.pdf) has demonstrated how shared sites or ‘centres for all ages’ where older and younger people can mix and share activities and experiences could strengthen links between generations. We are campaigning to create 500 centres for all ages across the UK by 2023 and we are working to make it happen.

1. **Intergenerational connection and fairness**

We welcome the APPG’s inquiry into intergenerational connection and fairness. There is growing awareness that different generations have not fared as well as each other and that public policy has exacerbated this unfairness. In essence the current generation of young people is the first to be worse off than their parents, while retired people’s average income now exceeds that of working people. This has been well documented by the Office for National Statistics and other organisations.

Generalisations about intergenerational fairness also disguise issues within generations. 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. One of the major advances in the last twenty years has been the substantial reduction in pensioner poverty and it would be a backward step if the number of pensioners living in poverty were to increase. Another major advance in the last twenty years has been the substantial increase in the number of young people attending university and our society has not kept pace with the fact that their expectations have increased as a result.

Intergenerational fairness is a multi-faceted concept – from housing and tax to climate change. Our work has focused on the following key elements:

* Housing: many older people have benefited from the boom in house prices while many young people can’t get on the housing ladder, particularly in London; investment in more affordable housing is key, but we could make better use of the housing stock that is currently under-occupied.
* Care, health and welfare: we need help most when we are very young or old and a cradle to grave approach to family support is critical; investment in childcare continues to increase while the care system for older people is in crisis; young people today question why they are paying taxes for deteriorating health and care services that may not be there for them when they are old.
* Work: youth unemployment remains relatively high despite the general fall in unemployment and pay for younger workers has been squeezed, yet older people want to and are expected to work longer; flexible working is key to supporting lifelong working, but older people, particularly grandparents and carers, have not benefited from flexible working to the same extent as parents who work.
* Tax: older people pay less tax for every pound of income they receive and there are some major anomalies, for example, re liability to national insurance for older people working beyond pension age; the tax system generally is too focused on income and not on wealth which is concentrated amongst those aged over 55.
* Social integration and political engagement: young and older people are the age groups least likely to mix; participation in democracy by voting is lowest among young people and politicians focus on winning older people’s votes; this lack of interaction and mixing fuels mutual suspicions between generations.

Britain is still one of the richest countries in the world. Yet we live in a society where inequality is growing and the gap between rich and poor is wider than ever. Social mobility is in reverse. There is a danger that looking at inequality from an intergenerational perspective and relying on wealth cascading down the generations through inheritance or the bank of gran and grandad will reinforce inequality by concentrating wealth in the hands of fewer and fewer families. In driving public policy, it must be decided which is most critical: intergenerational inequity or wider inequality across society.

1. **What can be done to promote and achieve intergenerational connection and fairness?**

Our work has focused on solutions that are sustainable by being mutually beneficial for different generations such as:

a) a new social contract between the generations that includes guarantees on pensions, health, care and wealth support for the taxpayers of today; this should be underpinned by transparency and a better understanding about the financial pressures facing each generation from pension entitlements to debt;

b) a new culture of saving and asset accumulation needs to be encouraged among all families with children and young people; improving the asset wealth of young people from an early age is key to promoting intergenerational fairness; this could be done through a rejuvenated version of the Child Trust Fund, perhaps ‘Baby Asset Builder’ accounts that could be paid into by parents and relatives over a child’s lifetime, with top-ups by Government if the monies accrued are invested in asset acquisition such as a home, pension or business start-up;

c) a massive housebuilding drive, with some 300,000 new affordable homes a year, needs to be complemented by a drive to boost the supply of retirement housing to give older people more options to move and downsize, thereby freeing up more family-sized homes; this could be boosted by tax incentives to downsize, such as exemptions on stamp duty, and get the whole housing market moving; at the same time Homeshare schemes should be scaled up to enable older people with spare rooms to let them to younger people in exchange for some practical support and companionship; and more intergenerational housing schemes developed where for example some sheltered housing flats could be let to students in return for a reduced rent and practical support and companionship;

d) ‘work for people of all ages’ will only succeed if flexible and part-time opportunities are available to older people, in particular those with caring responsibilities as grandparents or carers; employers need to recognise the benefits of older employees, from customer relations and understanding ageing markets to two-way mentoring and skills exchanges with younger staff to create truly intergenerational workplaces;

e) creating shared spaces for all ages that make better use of community facilities and bring people of different ages together; children’s centres, care homes, retirement villages and other centres such as libraries could become community hubs, meeting places and service delivery points, that also increase contact and understanding between the generations; shared spaces and interests can enable people of different ages to mix and spend meaningful time together, sharing activities and experiences; we are campaigning for centres for all ages to be created in every community, with 500 to be set up by 2023, and we are working with councils and care, housing and learning providers to make this happen;

f) political engagement is crucial for voters of all ages to be heard and compulsory voting should be considered; it would encourage action on long-term issues like climate change; we also need innovative ways, such as a national intergenerational convention where young and older people can together discuss and agree priorities on big issues like welfare reform, housing and climate change;

g) intergenerational fairness has to be underpinned by a fairer system of taxation that redistributes from the wealthiest pensioners to the poorest youngsters; fairer taxation will shift the tax burden from income towards wealth, end anomalies that favour older people, review inheritance tax and include tough action on tax evasion; in addition the funding generated in this way should be used to create social wealth funds that could fund for example social care for all in an intergenerationally fair way.

1. **Making intergenerational connections happen**

There is increasing awareness that age segregation has risen over the last sixty years in the UK for a variety of social and economic reasons. Some of these reasons are set out above – ranging from housing and family fragmentation to geographical mobility and our siloed culture and services. The impact of age segregation is less well recognised but it includes isolation and loneliness for all ages, poorer health and wellbeing, suspicion and misunderstanding between generations, wasted talent and skills, lack of communication and trust between different ages, and ultimately divisions between generations.

Of course it doesn’t have to be like this. There is a growing grassroots movement bringing older and younger people together in a variety of ways. This is happening without government policy and government funding. It’s happening because people think it’s the right thing to do to strengthen our communities and ultimately our country. Every day there are new initiatives in local communities linking for example nurseries and schools with older people’s care homes and housing schemes, but it goes much wider than this. Intergenerational housing schemes are being developed in several areas. Community centres and businesses are becoming more intergenerational . And some local authorities are adopting a strategic intergenerational approach and commitment to building communities for all ages.

United for All Ages sees this as a major opportunity to create a Britain for all ages. As a key stepping stone we have set a target of creating 500 ‘centres for all ages’ across the UK by 2023. We are already well on the way to meeting this target. We are working with local authorities, care and housing providers, nurseries, schools and universities, businesses and charities, all of whom have a role to play. Ultimately we want to see a centre for all ages in every community where people of all ages can mix and share activities and experiences.

To make this happen and to promote sustainable and meaningful intergenerational interaction, we believe the following action is needed:

**Policymakers** – support, endorse and promote mixing between different ages, explaining why it’s key to creating a stronger Britain at all levels as part of national strategies for example for our ageing society and intergenerational fairness eg the Singapore government has as part of its strategic approach to an ageing society invested some $3bn in co-located care homes and nurseries

**Providers** – build links with other local providers to facilitate intergenerational interaction; share lessons about what works (and doesn’t); learn from each other and get on with it

**Regulators** – recognise the importance of intergenerational interactions to older people

and young people in the inspection and regulation of care, education and housing services; provide reassurance re safeguarding policies and procedures and offer guidance to inspectors and to providers eg Ofsted has issued guidance to its inspectors about inspecting new and existing intergenerational care schemes; CQC recently gave an outstanding rating to Nightingale House care home, citing in particular the intergenerational interaction with its on-site nursery

**Local authorities** – bring providers of services for older people and young people together eg through regular joint forums of providers; transfer assets to support community-based businesses and organisations; develop strategies to create communities for all ages with cross-departmental action to reduced siloed culture and working

**Planners, developers, architects** – ‘think mixing’ when planning and developing new and

existing care, housing, education and other community schemes; local authorities should promote ‘communities for all ages’ as part of their leadership role and encourage developers to promote mixing in their planned developments

**Entrepreneurs** – most care/childcare providers are private businesses; there is an economic as well as a social case for childcare and eldercare businesses sharing sites, from sharing back office and maintenance costs and providing childcare for staff to developing a USP and ‘cradle to grave’ marketing offer to families;

**Evaluators** – provide evidence of what works and why, recognizing there are many models of shared sites; a growing network of academic researchers evaluating intergenerational projects is gathering and sharing their findings to promote wider learning

**Funders** – support capital and revenue funding bids to make mixing happen; a number of newer social impact investors are looking for opportunities to invest in shared sites; government at all levels could do likewise – most public investment to date has been piecemeal eg Department for Education funding to Torbay council for care homes to host childminders

**Advocates** – maintain our ambition for centres for all ages in every community, and demonstrate why ‘mixing matters’ in tackling some of the big issues facing our society

1. **Further information**

We would welcome the opportunity to submit further evidence to the inquiry.

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