

May 2013



# A future for all ages:

growth starts with homes, care and jobs



# Foreword

## From mean-spirited to open-hearted

As austerity bites deeper, Britain is becoming increasingly mean-spirited. We are leading the way in the blame game – judging and blaming whoever is most easily at hand for our latest problems. Whether it's cuts in welfare and public services or immigration or wealthy pensioners, divide and rule is the name of the game.

This mean-spiritedness is bad for the national psyche and is holding Britain back. Many people seem resigned to hard times and lack of growth for the foreseeable future. They find it hard to see a viable alternative on the horizon.

But Britain is not a poor country. And its citizens are not mean-spirited.

The true British spirit is open-heartedness – kindly, benevolent but also candid and frank. It's that spirit which is crying out for hope and for an alternative.

This paper sets out more than fifty ways we could build a stronger Britain for people of all ages and promote economic recovery and growth in our ageing society.

It shows how smarter spending could create stronger communities by investing in homes, care and jobs. Acting earlier at and for all ages to prevent problems makes economic and social sense.

Above all it is about investing in future generations – children and young people yet

to be adults, families with children yet to be born or yet to leave home, and older people yet to grow old.

The cornerstone for growth should be giving everyone the chance to work and somewhere decent to live and supporting families with their caring responsibilities.

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.

Finally action on homes, care and jobs has to be joined up. This is a package for recovery and growth, not a series of unconnected initiatives. It's a package that starts at home and supports families with fundamental issues that are tearing many apart.

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

In short, we need to be less mean-spirited and more open-hearted.

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

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"Let us take care of the children, because they have a long way to go. Let us take care of the elders, because they have come a long way. Let us take care of those in between, because they are doing the work." Nelson Mandela

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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.

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* and *The Childcare Funding Crisis*, 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)

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### **Acknowledgements**

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*All views in this paper are entirely those of United for All Ages.*

# Homes for all ages?

## The UK has a housing crisis

A shortage of affordable homes to rent while many can't afford to buy. Cuts in housing benefit. Almost a million empty homes and too few new homes being built. Housing wealth is concentrated in the hands of older homeowners. There is 'under-occupation' by some older people but many feel they have no real options. Loneliness is growing with half of people over 75 living on their own. Young people can't get on the housing ladder – or rely on 'the bank of mum and dad' to do so – and are often priced out of renting too. The planning system and local politics stymie many much needed new developments. High demand for a small amount of housing stock has led to high rental yields. A subsequent growth in buy-to-let investment has resulted in first time buyers being squeezed out of the housing market. Land banking by landowners is also increasing land values, reducing the profit margins for builders of new homes and further raising housing prices.

## Five solutions for all ages

### 1 Housebuilding, planning and finance

- Invest in building 250,000 affordable, energy efficient, accessible new homes every year over the next decade, supported by a planning and investment system that removes the main barriers
- Tackle the housing benefit time bomb and release resources for building more homes
- Reform of the planning system and use land owned by the public sector
- Compel developers to loosen hold on current land bank and release for development
- Councils should be freed up to build homes for people of all ages

### 2 More housing options for older people

- Give older people new housing options in later life, simplify options and provide advice, for example on planning ahead and downsizing
- Enable older people to rent out their family sized homes and move between tenures

- The HAPPI report shows what can be done and is being done elsewhere in Europe – do not reinvent the wheel, let's adapt what is working elsewhere to suit UK
- Extend housing with care options and widen choice for older people needing care
- Find a fairer, more secure way of releasing housing wealth to pay for care in later life
- Create a downsizing service sector to support older people to move when circumstances change
- Compel local authorities to include a strategy for an ageing population in their local plans

### 3 New options for younger people

- In addition to a massive housebuilding programme, reform the private rented sector for young people and families to increase security eg five year tenancies
- Develop more diverse options and financial packages for people with little equity eg shared ownership
- Educate young people about their options – not just home ownership
- Level playing field for buy to let eg reduce tax advantage and encourage longer term tenure for tenants

### 4 Make better use of existing stock

- Scale up Homeshare schemes that bring generations together and fulfil need on both sides – older people letting spare rooms to young people for no/minimal rent in return for practical support and companionship
- Develop Shared Lives schemes where a family shares its home with a vulnerable adult – the adult equivalent of foster care
- Support multigenerational households where three or more generations live under the same roof – with financial and planning measures to encourage more families to live together – and encourage new developments that promote cross-generational living
- Much existing housing could be made fit for people of all ages with relatively simple works to improve heating, energy efficiency and access

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## 5 New models of housing

- Intergenerational housing developments – examples can be found in Sweden, Croydon and Spain
- In Alicante, the Municipal Project for Intergenerational Housing and Community Services addresses the specific housing needs of low-income older persons and young people through the provision of 244 affordable, intergenerational housing units in central urban areas. The project not only provides decent, accessible housing but also creates a supportive, family-like environment and sense of belonging among residents, enabling older residents to maintain their independence and stay in their own homes as they age. A range of services is provided to the wider community and the project has contributed towards the regeneration of the surrounding areas

### One big idea: make ‘downsizing’ an attractive option for older people

Using our existing housing stock better must be part of the solution. The owners of larger properties are generally members of older generations who have chosen to remain in larger family homes rather than downsize.

The idea of ‘downsizing’ has become politicised in the UK, not helped by the word itself. In other countries, such as the US, downsizing is an accepted stage in life with twice as many American citizens choosing to downsize. In the UK downsizing has become synonymous with an assault on personal freedom and downsizing proponents are accused of ageism and lambasted in the media. Any government would be brave to take on a generational cohort who vote and who seem intent on maintaining this status quo.

The lack of adequate alternative accommodation is exacerbating the situation. Recently published research by the Intergenerational Foundation into the barriers to downsizing reveals that homeowners cannot find the right size accommodation at the right price in the right location with the right amenities in order to consider the upheaval involved in moving. Those people who had downsized saw it as liberating them from the tyranny of domestic upkeep with smaller energy bills and a greater feeling of security.

How can we make downsizing an attractive option in the UK? What barriers prevent homeowners from considering it as a lifestyle choice? What structures need to be in place? How can taxation and nudge theory help to over-turn the stigma attached to downsizing? How can government incentivise older generations to move to more appropriate accommodation earlier in their life course? Do estate/letting agents, de-cluttering and storage experts and charities have a role to play?

The UK’s changing demographic and increasing longevity is going to put further pressure on the housing stock over the coming years whilst the tax base is forecast to shrink. Fewer younger taxpayers will be increasingly unable to fund existing policies making the need for a solution increasingly urgent. According to Shelter research, just 20% of older owner occupiers moving would release 840,000 family-sized homes to the market.

We need to develop a downsizing programme, including reforming out-dated concessions and offering quantifiable incentives. Advice for older people must ensure downsizing is considered in the range of options given. Solutions could include a downsizing agency, website and guide; training sessions for estate/lettings agents, charities, NGOS, associations and agencies; removal of barriers eg free storage (3 months), de-cluttering advice; tax breaks and nudge mechanics.

# Care for all ages?

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## We are living longer

But there are big health differences within our population. Increased longevity also means living with disability and illness as we get older. Some frail older people experience poor nutrition, particularly in care and hospital; many more are living with dementia – up to a million people by 2021. Spending on health and care is being squeezed despite an ageing population. Current longevity trends may not be sustained because of factors like obesity among children and younger people; the cost of decent food and the rise of foodbanks as austerity hits families; lack of exercise and fitness amongst young people. Mental health still isn't given the same priority as physical health, but has an increasing impact on our quality of life at all ages. Better health and longer life is very much a class issue with huge inequalities in life expectancy. We also fail to take a life course approach to care – supporting younger women with childcare for example would benefit them in later life. Our new baby boom presents care challenges for all ages, as parents, grandparents and increasingly great-grandparents are asked to share the burden.

## Five solutions for all ages

### 1 It's up to us

- We can take preventative action throughout life to stay healthy and prevent loneliness
- Encouraging greater self-awareness and prevention needs to start early. Increase investment and focus on school sport by relocating responsibility to a different government department
- Schools can and should change culture and embed life skills, by trusting young people and supporting them to find solutions
- Widen access to community sport facilities by promoting gyms as fun, non-judgemental and accessible places to be, exercise as a pleasure not a chore
- Motivation is the key. Support personal responsibility and connect older and young people to share information and take action

- Develop peer support and friendship groups, led by retired people with the time to do this. Social contacts are critical. Conversations improve health. Scale up existing community schemes such as Good Gym in London which promote jogging with a purpose
- Use technology to support tracking of physical activity and motivate people to do more

### 2 Change culture to active ageing and planning ahead

- Refocus NHS resources around prevention, being brave in closing acute services that are not fit for purpose and investing instead in community and mental health services
- The long-term business case for prevention needs to be won with the Treasury; work upstream to solve the cost crisis and help people to stay healthy in their homes
- Instil a life stages approach to health rather than the current NHS approach siloed by age
- Quality of life for older people could be significantly improved by better use of technology

### 3 A new health and care service

- Budgets and planning are short-term and politicians want quick wins. The NHS is not fit for purpose, hospitals need to be closed but politicians won't act
- Responsibility is with local as well as central government – local authorities can grasp the opportunity through joined up thinking and leading action locally through health and wellbeing boards
- Redefine public health, redesign services and reignite the passion of professionals
- Commissioning should work towards the integration of health and care with pooled budgets and joined up funding

### 4 Tackle health inequalities across the life course

- Give every child the best start in life
- Enable all children, young people and adults to maximise their capabilities and have control over their lives



- Create fair employment and good work for all
- Ensure a healthy standard of living for all
- Create and develop healthy and sustainable places and communities
- Strengthen the role and impact of ill-health prevention

## 5 Fairer funding for care

- Develop a fairer funding model for care to help older people get the care they need. Change the focus from a service offering care at the point of crisis to one that promotes prevention, integration and care at home
- Support parents on lower incomes with the cost of childcare to help them get into and stay in work and make work pay. Access to childcare promotes child development, tackles family poverty and increases life chances for parents and children

## One big idea: living together – new homes for three generations

Pioneering designs for new homes that promote multi-generational living have been proposed in a report by Michael Keith from Northumbria University, published by United for All Ages. Britain is witnessing a growth in multi-generational households with three or more generations of a family living under the same roof. But our current housing stock does not support this trend which is driven by many socio-economic factors.

In the *Cross-Generational Housing* report, Michael Keith critiques existing housing and some new developments which fail to meet the needs of different generations, in particular older people.

Michael Keith proposes a new 'universal design' concept for flexible living for three generations – promoting both independence and shared spaces.

The design tackles layout of the home, personal space and ownership, individual needs and accessibility, as well as being environmentally sustainable. His proposal looks to house three generations, taking the form of a family home with a separate, self-contained apartment for an elder generation. The two are connected structurally, however the apartment can be closed off (if desired) from the main house by a moveable 'wall'. This could allow for other opportunities such as an independent apartment for maturing children or an alternative source of income. He also aims to keep the spaces within both properties free of any internal structural walls, thus allowing rooms to be configured and re-configured over time.

Michael Keith said: "There are many economic reasons why cross-generational housing should be considered more seriously. But all of that aside, I think it's mad that more often than not our elderly parents sit in their empty 3+ bedroom houses alone. Cross generational-housing doesn't have to be about families living on top of each other and getting in one another's way. Just the proximity of having each other close is often enough to ease the minds of both parties, not to mention the benefits that both parties can provide for each other. We should cherish the little time that we have on this planet and aim to make a real difference to each other's lifestyle by taking care of those who we love most."

More families are sharing their home across three generations. The trend is being driven by falling incomes, the cost of housing and the need for care amongst other things. We need architects and builders to catch up and offer families the kind of homes they want to share. Michael Keith has laid down the challenge which is part of the solution to Britain's housing crisis.

# Jobs for all ages?

## Work isn't working

Almost one million young people are unemployed while many older people work longer as the pension age increases. There is a massive mismatch between expectations and opportunities. A million people are long-term unemployed, while at least three million are under-employed – they want to work longer hours but work isn't available. Many of these people are aged 55-65 even though they will be expected to and often want to work well beyond 65. In-work poverty is growing for all ages, while many women in particular have been hit by austerity losing jobs and/or hours. With four or five different generations in many workplaces, there are different attitudes across ages towards work, careers, work-life balance and technology. The digital divide is both a class and an age issue. Many older people still don't have access to the internet and increasingly can't access support and services. They are also excluded from most social networks. Young people may be very skilled in using new technology but they have not acquired a range of 'old fashioned practical skills' as a result. Differing use of technology and the internet means that different generations' experiences and interests are increasingly separate.

## Five solutions for all ages

### 1 Work smarter not just longer

- Research shows that working longer is not the only answer; we should support smarter working across the life course – for example supporting women to stay in work when they have care responsibilities
- It's *and not or*, it's all about mutuality across the generations. We need to tackle youth unemployment and later life joblessness; there are more people over 50 than under 25 and rising care and pension costs, yet half of those over 50 are not working
- Think differently about retirement – flexible work opportunities, volunteering and hobbies. Some suggest that older people should work longer to earn their pensions, or

continue to pay national insurance when working beyond pension age

- Stop segmenting the working population by age; consider where people are on their career journey and develop support to suit, rather than making assumptions based purely on age

### 2 Support young people into work

- Revitalise the way employers engage with schools – increased mentoring, shadowing and work experience. Develop a much clearer route from school into work, modelled on successful approaches in other countries such as Germany. Young people don't know where to go for advice and education doesn't prepare them for the real world
- Encourage young people to be more enterprising, prepared to fail, resilient and confident through the scaling up of existing youth entrepreneur schemes
- The Future Jobs Fund did work – a guarantee for all young people after six months employment
- The tax structure works against young people. Move from a predominantly payroll tax system to taxing assets. Cap redundancy costs for older people to reduce the financial impact on younger people

### 3 Think multigenerational workplaces

- Multigenerational workplaces have benefits for employers and for employees of all ages – but achieving these may need new ways of working
- Different generations can learn from each other through mentoring, apprenticeships, technology etc
- Much more cross-fertilisation of skills and experience across the generations. The Amazings helps older people teach skills to younger people. Scale up schemes like these
- Improve employment prospects by changing attitudes of both potential employees to available job opportunities and employers to the potential benefits of taking on younger and older employees



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#### 4 Merging work/life, sharing skills and knowledge

- Technology is changing how we work and live. We are no longer tied to the same workplace. Technology increasingly allows the merging of work and life, enabling people with care responsibilities to work in different locations
- Use technology better in the delivery of public services, freeing up resources to reach excluded and more vulnerable audiences, including more quality face to face contact. Use other organisations/outreach to get to older people online eg home helps and health visitors. Use Apple shops model of customer support and service within libraries and other community resources/networks
- Solutions to digital exclusion are fragmented, small scale, lacking investment. Is this a business opportunity or a government problem?
- Older people are excluded on the high street. Phone shops don't want older customers. Phone manufacturers don't want to contaminate their brand. Short-term marketing is missing the grey pound. Create retailers marketing to and supporting all ages. Employ older people as staff. Partner phone shops and charity shops. Grow the silver economy. Advice and information to help make choices and understand what's available

#### 5 Invest in jobs

- There is plenty of work to be done by people of all ages – from housing and care to technology and renewable energy – but investment is needed to make it happen. For example, the number of people over 85 is doubling, so providing care should be seen as jobs for the future.
- Create an independent Bank of People like the Bank of England to take the long-term view on employment trends and investment approach in employment, taking us out of the short-term political cycle

- Give councils the funds and freedom to take a lead role on getting young people into jobs, as Birmingham has done with its youth employment fund
- Focus on the demand side – create higher skills and knowledge, economy, employment and business growth by utilising knowledge and experience of older people with transferable skills

#### One big idea: work at the right times

Working longer isn't the only answer to increased longevity and the rising dependency ratios of an ageing population. Research shows that supporting employment across the life cycle, particularly for women who need childcare and for people aged 55-65, would have more impact.

The research on the labour market implications of an ageing population by policy consultant Declan Gaffney reviews comparative evidence on economic activity by age from a wide range of countries. The paper analyses the impact of increased employment on dependency ratios and it identifies upper bounds to employment objectives by age and gender using international comparative data.

The research shows that increased employment for over-65s is likely to have limited impact on the age dependency ratio. Bigger impacts would be expected from the 55-65 age group and younger women. Increased employment among over-65s could reduce the growth in dependency by 8% by 2041. But increased employment among women aged 25-44 could reduce the growth by 11% and among men and women aged 55-64 by 17%.

The research challenges the assumption that ever-longer working lives are the only answer as labour markets adapt to population ageing. It

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shows that there should be a balance of employment and other uses of time across the entire lifecycle.

We shouldn't exaggerate the extent to which extending working lives could resolve the public expenditure impacts of an ageing population. There is scope for longer working lives but there are also obvious limits. Both employment and hours worked reduce as people get older, and we shouldn't stake too much on these long-established patterns changing fundamentally.

But there is major potential to reduce the pressures through increased employment of working age people. For this, we should take a lifecycle approach to minimising gaps in employment. In particular we won't get there without a major increase in affordable quality childcare. The evidence is that making it easier for parents to work when children are young translates into higher employment for parents later in the lifecycle when kids have grown up.

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"Let us take care of the children, because they have a long way to go. Let us take care of the elders, because they have come a long way. Let us take care of those in between, because they are doing the work." Nelson Mandela

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# Next steps: homes, care and jobs for all ages

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This paper sets out ways in which investing in homes, care and jobs could stimulate growth and recovery. More than fifty recommendations and three big ideas which could create a better Britain for people of all ages.

We need to think all ages in our social and economic policies to create growth, strong families, full employment, happy childhood, healthy later life and affordable homes. Working across the life course.

The ideas are all interconnected. Our ageing population creates job opportunities. Freeing up homes occupied by older people helps younger people. Caring for children has lifelong effects. And so on.

This is a long-term agenda. Making it happen requires joined up action. It's the responsibility of all of us – from employers to government, schools to local authorities, planners to developers, carers to cared for.

There are related issues: about individual vs collective responsibility; local action vs national leadership; peer support vs intergenerational action. We would argue that these and other

questions are not an either/or but should be an and/and. Tackling youth unemployment and helping older people to continue working are not mutually exclusive, for example.

Underpinning much of the agenda is informal care and supporting Britain's six million unpaid carers to balance work and family life. In particular recognising the lynchpin generation of women aged 50-75 who often care for their elderly parents and for their grandchildren.

We are experiencing new ways to work. We need new models of care and new ways of funding care beyond Dilnot and tax breaks for childcare. We desperately need new homes.

Investing in homes and care would create jobs and stimulate growth, creating returns on the investment and a new spirit in Britain. The resources are there: for example, the £40 billion spent annually on pensions tax relief for the better off could be diverted to fund a 'homes, care and jobs' package.

**We need different generations taking action together – united not divided, building a future for all ages.**

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