

# Consultation Response

## House of Lords Select Committee on Intergenerational Fairness and Provision

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## About Age UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England. In the UK, the Charity helps more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are comfortable, safe and secure at home; and feel valued and able to participate.

### 1. Key points

1.1 Age UK believes it is useful to look at differences between generations but this should be done alongside considering the differences within generations. Policy around housing, employment, care and other areas should meet the needs of all generations.

1.2 Age discrimination in the workplace is still rife, affecting older and younger workers. Ways to enable longer and fuller working lives include: greater access to flexible working; better guidance ( ); and improved training opportunities.

1.3 The general lack of housing supply particularly affects younger people although there is also a need for a wider range of affordable housing options for older people. A ) is the lack of affordable, suitable housing options in preferred locations, with access to good transport links and key services. The private rented sector needs significant reform to meet the needs of increasing numbers of young families and the small, but growing, proportion of older people in this sector.

1.4 We would like to see the development of more integrated age friendly communities rather than simply an expansion in segregated specialist schemes designed exclusively for older people. The lifetime homes standard should be applied to all new homes to provide flexible accessible forms of housing that work for all age groups.

1.5 The voluntary and community sector can play a key role in helping older and younger people connect and help each other, and there are plenty of examples of initiatives that increase positive intergenerational contacts.

1.6 Tax increases are never popular although may be acceptable if people feel confident that services will improve as a result and any additional contributions are seen

as fair. We believe there is scope for greater public and political debate about wealth and capital taxes but we recognise any change would bring major political and administrative challenges.

## **2. General**

2.1 Age UK believes that it is helpful to look at the differences between generations. However, there are no straightforward answers to the question which generations are better off or worse off, and in which ways? We support intergenerational solidarity and we believe it is important that the debate about the position of different generations does not pitch younger generations and older generations against each other.

2.2 Problems and desired outcomes will often be similar for people across the age range - for example, both younger and older people can face discrimination in areas such as employment, access to insurance, having a voice and stereotyping in the media. Equality legislation has helped to address some of these issues and it is important that we build on the progress that has been made.

2.3 Even where the problems facing different generations appear very different, differences of scale may be masking some similar issues. For example, difficulties finding suitable affordable rented housing are currently much more prevalent among younger people, but may also have a serious impact on the six percent of older households in the private rented sector. Lack of social care provision may appear to be an older person issue, but around half of adult social care funding in England goes to people under the age of 65.  
reflection of how housing and care policies are not currently meeting the needs of all generations.

2.4 Sometimes it is a matter of things being different rather than necessarily being



a thorough review of Further Education funding for all those aged 25 and above, which should also consider the role that employers play in delivering training to their workforce.

3.6 although it has been consistently dismissed by researchers, there remains a popular belief that more older workers means fewer jobs for younger people. When looking across the whole economy, this is completely untrue – having more older workers is good for the economy, increasing GDP and creating more opportunities for everyone, including younger workers. Please see our briefing on this for an overview of the academic research.<sup>vi</sup>

## 4. Housing

4.1 The general lack of housing supply has caused problems which particularly impact on younger people. However, despite housing policies that have benefited older owner-occupiers there is an uneven distribution of housing wealth within this population. Older people living in areas with high property values, especially in London, the South East, and larger cities have more options to either downsize or release home equity. Older people living in parts of the Midlands, North East, North West, Scotland and Northern Ireland have fewer options because of lower property values.

### Private rented sector

4.2 Problems in the private rented sector have justifiably focused on the experience of younger people rather than the relatively small percentage of older tenants. According to Government figures 17 per cent of households in this sector are over 55 years of age, with nine per cent over 65.<sup>vii</sup> However, this focus is changing as we begin to see an increase in older tenants. Generation Rent has estimated that by 2035-36 there will be around a million households aged 65+ in the private rented sector.<sup>viii</sup>

4.3 The private rented sector needs significant reform if it is going to cater for both the needs of younger families and older people. Older people in private rented housing are among the most disadvantaged in our society – see our report *Ageing in squalor and distress*.<sup>ix</sup> Action is needed to address insecurity, high rents, benefit restrictions and quality – this being the sector with the highest percentage of non-decent housing (29 per cent). It is welcome that the Government is looking at measures to lengthen tenancies, which is a key factor in reducing the insecurity created by the possibility of a no fault eviction after 6 months.

4.4 This shift in tenure also raises longer term questions about welfare policies that rely

released at an earlier stage to help younger people through the promotion of equity release schemes or incentives for older people to downsize. However, this approach does not address inequalities in the housing wealth between younger people. It raises difficult questions over inheritance and property tax and how resources can be re-invested in housing for younger people in lower income groups.

## **Downsizing**

4.9 There is debate about encouraging older people in larger homes to move to release properties for younger people. ) is the lack of affordable, suitable housing options in preferred locations, with access to good transport links and key services. Although older people might need less space they may still seek a two to three bedroom house to provide separate bedrooms for couples for health reasons, or allow space for a carer, guests or family (including those who are unable to afford their own home). And unless supply issues more generally are addressed it is possible that older people downsizing may end up competing with younger people for smaller properties.

4.10 Incentives to encourage downsizing also present dilemmas over whether subsidies should be provided to older people who already have housing wealth, when younger low income groups are struggling to find a secure affordable home. There are questions over how far specific measures, such as exemptions to stamp duty, would incentivise older people to downsize. In practice, there is a range of social, emotional, financial and practical factors which will determine whether an older person moves.

4.11 Differences in individual circumstances mean that older people need better access to information, advice and practical help to make informed decisions about their housing options. For many downsizing will not be a realistic option and they may need help with adaptations, repairs and heating to remain independent. Home Improvement Agencies are in a good position to provide help, but many are stretched and under-funded. Improvements to information, advice and practical services were a major recommendation of the CLG select committee on older <sup>xi</sup> Yet despite this, specialist housing services such as First Stop housing advice have seen cuts to funding.

## **Intergenerational home sharing and lifetime homes**

4.12 We support measures to make it easier to adapt existing homes and to build an annex to separately accommodate parents or other older relatives. The Government

take up this option. There are around 33,000 annexes in England and Wales.<sup>xii</sup> While this

may be a good option for some families it still seems unlikely this approach could make a significant contribution to the overall supply of homes given the space and resource requirements involved, nor will it appeal to all older people who want to retain separate independent lives.

4.13 Over the years there have been a number of home sharing initiatives designed to encourage older people with a spare room to offer accommodation to a younger person in exchange for basic housing support. This has included the Homeshare Partnership Programme funded by Lloyds Bank Foundation and the Big Lottery Fund and building on



5.3 Digital communications can provide valuable ways of maintaining social connections, but there is a big difference in use of technology by different generations. For example, around 93 per cent of those aged 16-24 have a social media profile, compared to just 15 per cent of people aged 75+.<sup>xvii</sup> Even with improved access to technology, many older people emphasise the physical and social benefits of getting out and about and talking to people directly. As one woman told us the internet you lose personal contact with people, you do even with your family because they email you or text you and

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5.4 Having said that we know that many older people who use technology benefit greatly from linking with others in the community, and maintaining contact with friends and family who do not live nearby. Age UK nationally and locally works to increase digital inclusion for example, , an initiative working with four other organisations using digital champions working in the community.<sup>xix</sup> Projects bringing together different generations can work well, for example, involves providing training to local schools and colleges to train students as young as 10 as Digital Champions, equipping them with the skills and confidence to support older people in their community with digital skills. Students have held group sessions in local community centres as well as providing one-to-one support



<https://d3n8a8pro7vnm.cloudfront.net/npto/pages/6390/attachments/original/1510344761/Adler.LifeinRS.November.pdf?1510344761>

<sup>ix</sup> [https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb\\_oct16\\_ageing\\_in\\_squalor\\_and\\_distress\\_report.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/rb_oct16_ageing_in_squalor_and_distress_report.pdf)

<sup>x</sup> <https://www.resolutionfoundation.org/publications/the-million-dollar-be-question-inheritances-gifts-and-their-implications-for-generational-living-standards/>

<sup>xi</sup> <https://www.parliament.uk/business/committees/committees-a-z/commons-select/communities-and-local-government-committee/inquiries/parliament-2017/housing-for-older-people-17-19/>

<sup>xii</sup> <https://www.saga.co.uk/magazine/money/property/buying-and-selling/granny-annexe-7-things-to-think-about>

<sup>xiii</sup> <https://homeshareuk.org/hs-resource-library/homeshare-offers-solution-to-loneliness-and-housing-crisis/>

<sup>xiv</sup> [https://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Research/Making\\_Intergenerational\\_Connections-Evidence\\_Review\(2017\).pdf?dtrk=true](https://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Research/Making_Intergenerational_Connections-Evidence_Review(2017).pdf?dtrk=true)

<sup>xv</sup> <https://southlondoncares.org.uk/home>

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