



BRICKS AND MORTAR
ACROSS GENERATIONS:

A THINK PIECE ON
INTERGENERATIONAL
LIVING IN THE UK



HOME RENAISSANCE FOUNDATION
RENEWING THE CULTURE OF THE HOME

Bricks and Mortar Across Generations:

A Think Piece on Intergenerational Living in the United Kingdom

March 2015



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The analysis and recommendations herein are the result of interviews and consultations for the Qualitative Research Agenda on Intergenerational Homes and do not necessarily represent the views or policies of the Home Renaissance Foundation.

The Home Renaissance Foundation

Leading in Research on the Home

As a think tank, Home Renaissance Foundation's aim is to promote and develop greater recognition of the importance of the work required to create a home which meets the fundamental needs of individual and family and its crucial role in creating a more humane society. We believe that work in the home allows the individual to develop in his or her most intimate environment: the home and the relationships that flourish within it. Every individual needs this care whether they are children, elderly, adolescents or men and women with demanding and stressful professions.

The Home Renaissance Foundation carries out this work and acts as a catalyst for change in a number of ways. The Foundation raises awareness of the importance of housework by facilitating dialogue between academics in various fields, and supports local and international based training facilities. We encourage and back research projects on a vast number of topics relating to work in the home. In order to facilitate academic dialogue between subjects we organize conferences, seminars and symposiums that focus on a specific aspect of the home. We also raise awareness of the importance of housework through locally-based training initiatives in various countries and through our growing presence in the media.



International Conference 'Sustainable Living'



International Conference 'From House to Home'

What we do

Interdisciplinary research

Interdisciplinary research gives us the tools to raise awareness of the value of the work of the home. We strive to become an authority on knowledge relating to the home, the work of the home and the care of the family.

Excellence in Training

We aim to ensure that our inherited traditions, natural talents and the correct and efficient use of new technologies all contribute toward the creation of nurturing and well-run homes.

International Initiatives

As an international organization based in London, we strive to support and back many initiatives carried out around the world. We also support projects within our scope in third world countries.

The Foundation's Research Agenda on Intergenerational Living

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Foreword

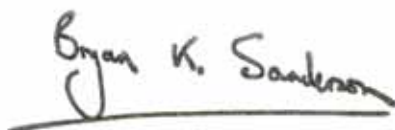
As Chairman of Home Renaissance Foundation it is a great pleasure to welcome the achievement of this important think piece that addresses the increasingly salient issue of intergenerational living in the United Kingdom. The Foundation seeks to promote a greater recognition of the work that goes into creating healthy and congenial home environments. The home and the relationships that flourish within its walls allow individuals and families to develop. People of all ages, from young children, to high-paced professionals, to the elderly, need a space of care and support.

The important work that takes place in the home can be understood as a values system in which science, art, psychology, culture, skills and an aptitude for management all play a part. How these values systems are shared across the generations in the space of the home is a most relevant topic for research in a society in which social and economic pressures both test the strength of the home, and in a sense expand its contours, potentially enhancing the relationships between the generations.

It came to our attention that one of the most vital and underexplored trends affecting the work of the home, and our basic understanding of what makes a home, in recent years, has been the formation of intergenerational households. When we first approached this issue, we thought about it not only in terms of financial transfers and support, but also in terms of cultural transmission and skill sharing between the generations, and greater support for younger people who are starting out in a turbulent economy.

My own home is intergenerational, and surveying the staff of the Home Renaissance Foundation, all have lived intergenerationally for some period in recent years. Even in times of high geographical mobility, and changing employment patterns, it may increasingly be the norm rather than the exception to find different generations from “boomers” to Millennials to Generation Z, living under the same roof. It is often the case that families are pooling resources, or providing transitional support for one another as relationships and finances change. Because this is a reality for the lives of many people, it is important to ask how policy and organizational practice can help families make the best of it, and how to reduce the risks for those who choose to live together for a time, whether in the short or long term.

This work stimulates an important debate about the role that different sectors could come to play in enabling intergenerational living for those who want to pursue this option. This goes hand in hand with ensuring innovation, choice and affordability in the broader housing market. We hope that this report breaks the ground for further work with key stakeholders to examine how services and support can be made available to families seeking out intergenerational options.

A handwritten signature in black ink that reads "Bryan K. Sanderson". The signature is written in a cursive style and is positioned above a solid horizontal line.

Bryan Sanderson, CBE

Executive Summary

Intergenerational living is on the rise in the United Kingdom to the greatest extent since the Victorian era, with 27% of the population aged 50 years and older living with one or more of their children in the same home, and over 2% living with one or more grandchild.¹ Rather than a return to the past, this may be part of a “the dawn of a new economic age”,² characterized by strengthened “multigenerational bonds”³ inside and outside the home.

Though the concept of living with mum and dad, or mum and dad’s idea of living with children, children-in-law and grandchildren, may remain largely countercultural and appear to go against the grain of the “independent living model”, the challenges of living in the 21st century may be turning the tide in favour of increased intergenerational living.

The ways in which two or more adult generations come to live under one roof, and the motivations for doing so, are as diverse as the social fabric of the United Kingdom. Paths to intergenerational living go from parents and adult children investing in a larger property together, to a “boomerang generation” of children returning home after completing their studies or starting employment, to older people moving in with their children to receive informal care and support, and/or provide this support for children and grandchildren. Though some families come to live together out of necessity, in the midst of crises in housing and social care, others are increasingly making the conscious choice to do so because they value the social and emotional benefits of living under the same roof in addition to the financial benefits of pooling resources. This may reflect new forms of inter-dependence across the generations.⁴

The convergence of several phenomena makes research on the subject of intergenerational living increasingly important in terms of policy and practice. These include demographic change and an ageing society (longer life expectancy, an extended middle age, and drops in fertility rates), rising house prices in much of the country since the financial crisis,⁵ as well as youth unemployment and underemployment, and the associated difficulty faced by young people getting on the housing ladder. Other crucial interrelated issues include crises in the care sector, both in terms of child care and care of the elderly, under-occupation of the current housing stock and a hidden “epidemic” of loneliness and isolation that affects people of all ages.

1 Based on data from the English Longitudinal Survey of Ageing 2008/9.

2 Davidson, A. (2014). “It’s Official: The Boomerang Kids Won’t Leave”, The New York Times, June 20, 2014. Print.

3 Bengston, V. L. (2000). “Beyond the nuclear family: The increasing importance of Multigenerational Bonds”. *Journal of Marriage and Family*, 63, pp. 1-15.

4 The Centre for the Modern Family (2014). Meet the Full Nesters. September 2014. p. 20 http://reference.scottishwidows.co.uk/docs/cmf_report_oct_2014.pdf

5 Office for National Statistics (ONS) (2014). Comparison of regional house price indices before and after the financial crisis. Released: 02 July 2014. <http://www.ons.gov.uk/ons/rel/hpi/house-price-index/april-2014/info-hpi-comparison.html>

Without “romanticising”⁶ the idea of living under the same roof, the reality is that, in recent surveys, over 60% of adults expected to receive emotional support from family in older age.⁷ The proximity provided by living in the same home may enable some families to provide this informal support on a day-to-day basis. In this sense, the emotional benefits of co-residence may be as important to consider as the financial benefits.

The Home Renaissance Foundation seeks to spark an important debate about the role that intergenerational living plays in the social life of the United Kingdom and the way that policy and practice can accommodate this growing role. Despite the many benefits of living together, intergenerational living is not seen as a living arrangement that the government recognizes or helps families to pursue. More broadly, the extended family is generally left off the policy map in the UK. Intergenerational housing was absent as an issue in party manifestos of major UK parties in 2005 and 2010. Indeed, it is presented as a last resort instead of a proactive and potentially positive choice. New measures such as the introduction of a Family Test with a scope inclusive of intergenerational support and care may, however, be a step in the right direction.

Our research seeks to probe beyond a “zero-sum” understanding of intergenerational relations, in terms of housing and support. It sheds light on the diverse options for policy and practice that have a role in mitigating the barriers and realizing the opportunities inherent in intergenerational living, for those who choose to pursue this option. It has the potential to become a realizable aspiration rather than something that families resort to in times of crisis. Though our research finds that intergenerational living is by no means a “silver bullet” solution, it could take its place in a portfolio of support and housing options to address the crises we face in these areas.

In other parts of the world there are numerous examples of policies and practices that recognize, and sometimes incentivize, intergenerational options: from multigenerational housing complexes in Spain, to intergenerational innovation funds in the Netherlands, to tax incentives and housing grants in Singapore. There are also many lessons to be learned from co-housing and intergenerational homeshare schemes for non-relatives that have flourished in the UK and beyond in recent years.

This report prepares the foundations in order to set the stage for future policy proposals. It seeks to chart the uncharted policy territory around intergenerational households and explore policy approaches to facilitating and supporting intergenerational living.

Our Research

The Home Renaissance Foundation conducted a literature review focusing on patterns of intergenerational support in the United Kingdom, theoretical literature and empirical accounts of co-residence as a form of intergenerational support, as well as international approaches to policy and practice surrounding intergenerational living globally.

⁶ Ibid.

⁷ Centre for the Modern Family (2015). *Forever Young: The New Landscape of Later-life Planning*. p. 8.

We then consulted twenty-eight policy experts, researchers and practitioners in England, Scotland and Northern Ireland in order to assess the current policy framework surrounding intergenerational living in the UK. During the course of our research, it became clear that the creation of an infrastructure conducive to intergenerational living requires the involvement of various sectors, each of which has a unique role to play.

This is why we have chosen to explore the role and importance of the following sectors in facilitating intergenerational living:

- The third sector
- The financial sector (including mortgage companies)
- Housing associations
- The private housing sector
- The commercial sector (in terms of producing technological innovations, etc.)
- Local authorities in policy and practice
- National government

What does intergenerational living look like?

Intergenerational living is a small-scale phenomenon, yet one that is gaining momentum as a housing and support option for British families. There are several groups to be considered in looking at national statistics on intergenerational living:

- Couples (with or without children) or lone parents living with another generation in a multi-family household
- “Boomerang children” returning home after entering education or employment
- Single older people living in the home of an adult child
- Children living with one or more grandparent

Multi-family households, currently constituting 1% of households, are the fastest-growing type of household in the UK.⁸ According to the ONS, this is linked both to financial factors, such as the lack of affordable housing, and to cultural preferences within families. In 2001, over 70% of multi-family households were intergenerational.⁹ ONS data also reveals that there has been a 25% increase in the number of “boomerang children” (20 to 34-year-olds living with their parents) since 1996.¹⁰ Research relates this phenomenon both to the economic downturn and unemployment, and also to the fact that family formation is being delayed among young people, and those who leave the family home for studies or work are more likely to return than those who leave to form their own family household.¹¹

8 ONS (2013) Families and Households Statistical Bulletin.

9 ONS (2007). Focus on Families, p. 9 <http://www.ons.gov.uk/ons/rel/family-demography/focus-on-families/2007/index.html>

10 ONS (2014). Large increase in 20 to 34-year-olds living with parents since 1996. <http://www.ons.gov.uk/ons/rel/family-demography/young-adults-living-with-parents/2013/sty-young-adults.html>

11 Berrington, A. and Stone, J. (2013). Outlining a future research agenda for studies of young adults' transitions to residential independence. ESRC Centre for Population Change Working Paper # 38, p. 4. http://www.cpc.ac.uk/publications/cpc_working_papers.php

There is currently a lack of national statistics that illustrate the number of co-resident families who would prefer to live separately,¹² and the number of families currently living apart, who would prefer to live together. There is also a lack of statistics examining to what extent existent “concealed families” can afford market housing.¹³ This information is crucial to ensuring an appropriate and affordable housing stock that allows for flexibility and choice.

Some families may desire to live together under one roof, but require appropriate accommodation to do so. In fact, in a 2013 poll conducted for *The Daily Telegraph* by Barclays, two-thirds of respondents considered multigenerational homes to be a solution to an ageing population, while more than half answered that they would need to move in order to house three generations under the same roof.¹⁴

In Asian communities in particular, intergenerational options may be considered culturally relevant and desirable. This is visible in surveys in some of the areas with the highest levels of multigenerational living in London, such as Tower Hamlets, where demand for hybrid intergenerational housing options has been identified,¹⁵ and Newham, where recent construction projects have included units with three or four bedrooms, directly next to single or double-occupancy homes for extended family members, due to demand for urban intergenerational accommodation.¹⁶

So, is intergenerational living a thing of the past or a path of the future? In the 21st century it is not about returning to a glorious past of intergenerational togetherness reminiscent of the Victorian era. It is a response to new pressures and social trends, and is accompanied by new housing designs that may take “the legacy of the traditional family home into the modern age”.¹⁷ The current context of intergenerational living responds to new pressures and social trends, rather than simply constituting a return to the past. Post-war assumptions that parents and their adult children prefer “intimacy at a distance”,¹⁸ making living under the same roof “too close for comfort”, may now be reconsidered to some extent as new home design elements emerge that may allow for both privacy and togetherness in the space of the home.

Findings

Our research revealed that intergenerational options that take extended family into account are a growing reality that merits consideration in the development of housing, social care and fiscal policy. These options need to be put on the policy map in order to reach their potential as part of a portfolio of options in facing the current housing and care crises.

12 Crisis (2012). The homelessness monitor: England 2012. p. 82 http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England_2012_WEB.pdf

13 Department for Communities and Local Government (2010). Estimating housing need. November 2010. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6338/1776873.pdf

14 From a survey of 2,000 adults. Winch, J. (2013). Three Generations living together to save cash. *The Daily Telegraph*. 21 July 2013.

15 Tower Hamlets Older People’s Housing Commission (2013). Widening the Spectrum of Retirement Housing in Tower Hamlets. January 2013. Accessible at: <http://www.altairltd.co.uk/gateway-report.pdf>

16 Firth, K. and Patel, M. (2014), *Regeneration for All Generations: The Queen Elizabeth Olympic Park*. *Architectural Design*, 84: 88–93.

17 RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 18.

18 Rosenmayr, L. and Kockeis, E. (1963), ‘Propositions for a Sociological Theory of Ageing and the Family’, *International Social Science Journal*, Vol. 15, No. 3, pp. 410-426.

The third sector has an important role to play as a catalyst for cultural change and by making families and individuals aware of options and resources. Government, local authorities and housing associations have a crucial role in building a policy infrastructure that facilitates choice. Meanwhile, the private housing sector, the commercial sector and the financial sector can act as springboards of innovation for enabling and facilitating intergenerational care and support.

One of our primary findings is that intergenerational living is an issue that remains culturally marginal and below the policy radar. As one respondent stated, policymakers are “behind the curve” on considering the role of extended family in policy. The majority (94%) of policymakers, thought leaders and practitioners consulted on the state of current policy believed that current measures do not adequately address the particular challenges faced by intergenerational households.

Our research showed that, to a large extent, intergenerational living is perceived to be marginal in British culture, and as something that “polarizes views” because of the potential for conflict that it can cause within families, as well as the potential to help meet a “yearning” for increased contact with family members. We thus found that the relational elements of co-residence are seen to be among the most challenging and the most rewarding.

Drivers & Benefits

Our interview data suggests that intergenerational living may serve as a transitional form of support at different points in life. The financial incentive of pooling resources is perceived by experts to be a strong motivating factor for bringing generations to live under one roof, with around two-thirds of respondents naming finances as a motivating factor for co-residence. This is associated both with difficulty accessing the housing market due to rising prices, especially for young people getting their foot on the housing market ladder, and the effect of adverse labour market conditions and unemployment. This confirms the popular understanding of intergenerational living as a means of “saving cash”.

The need for informal care and support at both ends of the age spectrum may be an equally important pull factor for families, with nearly two-thirds of respondents naming care and support needs as a motivation for living together. Also, over one-quarter of respondents referred to the potential social and emotional benefits of living together as having a particular role to play. Other motivations identified include cultural expectations or a sense of duty to live in close proximity to loved ones, as well as reacting to and countering the impact of relationship breakdown.

Barriers

Inadequate space and housing options are perceived to be among the principal barriers that families face in pursuing intergenerational living. Other barriers may include:

- A lack of knowledge about the existing range of options in the housing portfolio and options for care and support.

- Intergenerational options in the housing portfolio may be seen as marginal or countercultural.
- Significant design challenges for providing spaces that allow for both privacy and communal spaces for interaction.
- Difficulty securing funding for home adaptations from local authorities.
- In the social housing sector, there has been significant debate about the implications of the removal of the Spare Room Subsidy or “bedroom tax”, especially for family members who reside intermittently or for a longer period with other family members for the purpose of providing care and support.
- Uncertainty about future care and housing needs, as well as questions of employment and geographic mobility, also make it difficult for families to invest in intergenerational options.
- Concerns about inheritance tax on jointly-owned property or in cases of property transfers.

Many interview respondents found that intergenerational living does have some role, however small-scale, in meeting care needs (47%). However, this depends on the type of care being provided, with a role for informal care and low-level support, rather than supplementing formal care provision (emphasized by 33% of respondents). Others emphasized co-residence as a way of anticipating future care needs in families, and reducing loneliness and isolation. The importance of support for members of the “sandwich generation”, with potential care roles for both younger and older generations was also emphasized. Also, 20% of respondents emphasized that members of intergenerational households should not be expected to alleviate care needs.

A Multi-Sectoral Policy Infrastructure

This report calls for building an infrastructure for policy and practice that helps households to mitigate barriers and realize opportunities inherent in intergenerational living. Interviewees were asked to rank the importance of the role of diverse sectors in supporting individuals and families who choose to live intergenerationally. Those with the most crucial identified roles were: the third sector, housing associations and local authorities. Others included the national government, the private housing sector, the commercial sector and the financial sector. The role of employers was also identified as important by interviewees.

The **Third Sector** may have the principal role in helping to catalyse change in policy and practice to support intergenerational homes as well as bridging crucial information gaps about the financial and relational implications of living under one roof. Possibilities include:

- Developing a toolkit for potential and current intergenerational household members, addressing the financial, legal and relational elements of living under one roof.
- Providing face-to-face advice services for families considering intergenerational options, as well as adapting the current offer of telephone-based financial and legal advice services to the needs

of current and potential intergenerational households.

- Developing dedicated counselling services with an intergenerational perspective to help families negotiate evolving needs with the home and protect intergenerational relationships. Such services could provide particular support for “sandwich carers”.
- The third sector can have a crucial role in providing information and resources to families and individuals considering future intergenerational co-residence. An important element of planning ahead is ensuring that families have sufficient information about regulations involving benefits, tenancy and care assessments well ahead of a move.

Housing Associations, Local Authorities and the **National Government** have a role in ensuring that housing and social care provisions take the needs of intergenerational households into account. Investing in new models of “lifetime multigenerational homes” as well as supporting models of intergenerational community design with spaces for all generations to interact and support each other is crucial. Considering how inheritance tax applies to intergenerational homes is also part of the way forward. Considerations for policy and practice include:

- Housing associations undertaking needs assessments for intergenerational housing at the local level.
- Exploring fiscal mechanisms (such as tax breaks) at the local council level for intergenerational households.
- Considering intergenerational relationships in family taxation policy.
- Exploring how further fiscal mechanisms might be implemented, examining models such as that of Singapore that provides tax relief for families who live with or in the close vicinity of parents or grandparents.
- Providing more financial and social support for carers.
- Making families more aware of the implications of inheritance tax on jointly owned properties, or those inherited after a period of co-residence.
- Exploring how inheritance tax policy could account for co-residence in the seven-year period prior to property transfer.
- Investing in community-based intergenerational housing models that allow for intergenerational interaction as well as integrated social and health services.
- Evaluating the policies and regulations of local authorities to remove barriers to home adaptations, both in terms of internal features and extensions. This is important because currently, retrofitting homes for intergenerational use may be considered in national planning policy, but can be interpreted by Local Authorities in varying ways.
- Putting further financial safeguarding mechanisms in place to protect family members and their financial assets when entering into intergenerational ownership schemes.

The **Private Housing Sector**, **Employers**, the **Financial Sector** and the **Commercial Sector** may also have a particular role in facilitating innovation in terms of housing design, accessibility across the lifecycle through “multigenerational lifetime home” designs and new mortgage products with an intergenerational element. Considerations for policy and practice may include:

- Taking consumer needs into account in investment in new housing stock, with rooms and living spaces that accommodate extended family.
- Taking on best practice features of Lifetime Homes standards, while adopting a flexible intergenerational approach.
- The housing stock and its design have a role in enabling and supporting intergenerational relationships. New explicitly multigenerational housing typologies are part of a new take on the family home, including shared facilities and flexible spatial divisions that can be modified, as family needs change. NRGStyle’s multigenerational lifetime homes concept provides an example of design with intergenerational needs in mind that also has built-in sustainability features to meet the challenges ahead.¹⁹
- Best practice concepts for innovative “lifetime neighbourhoods” such as the Ebbsfleet Garden City model in Kent,²⁰ may provide replicable insights into creating age-inclusive communities with shared spaces across the generations. These models may help create a culture of intergenerational living in the broader community.
- Employers exploring forward-thinking compensation and paid leave policies that take extended family care into account.
- Spurring innovation in mortgage products, with extended terms and income requirement calculations for intergenerational homes, reminiscent of the Japanese multigenerational mortgage.
- Exploring the potential of partial equity release models for intergenerational home modifications.
- Investing in product development for new technologies (ICTs) and products that facilitate communication and collaboration across the generations in the space of the home, and support “ageing in place”.

¹⁹ Content/Images courtesy of NRGStyle www.nrgstyle.com , member of ZEMCH Network www.zemch.org

²⁰ Sinclair, D. & Watson, J. (2014). Community Matters: Making our Communities Ready for Ageing - a call to action. ILC-UK & Age UK.
http://www.ilcuk.org.uk/index.php/publications/publication_details/community_matters_making_our_communities_ready_for_ageing_a_call_to_action

Overarching Recommendations

The overarching recommendation of this report is that a Commission on Intergenerational Housing should be set up to assess the need for intergenerational housing options, and further explore the relationship between demand for intergenerational housing, affordability and support needs. Such a Commission would bring together key stakeholders, particularly from the third sector, local authorities, housing associations and the national government.



Photo by Elizabeth Handy

1. Introduction

In the United Kingdom, the trend of two or more adult generations living together under one roof is on the rise. In the past decade, the number of multi-family households in the UK has gone up by 50%, now reaching over 300,000 households.²¹

This coincides with similar developments in some parts of Europe and North America.²² Among the causes for this change are shifts in demographics (an ageing population, what is now being referred to as an “extended middle age”,²³ and lower fertility rates) and the employment market (youth unemployment, underemployment and economic precariousness for those who work),²⁴ along with crises in housing and social care. The “boomerang generation” of adult children returning to the family home, as well as older people co-residing with their children have come to form increasingly “full nests”, in a variety of types of accommodation, from houses with granny flats to multigenerational housing complexes. This may mark “a new way of thinking”²⁵ about families living together intergenerationally.

The role of demographic change in this “new way” is an important one. As a recent research review on multigenerational living in the United States highlights “...longer life expectancy results in more opportunities for adult children, parents and grandparents to coreside and provide emotional, instrumental, and economic support to each other over the life course.”²⁶ Projections for the United Kingdom indicate that by 2037, more than a quarter of the population will be over the age of 60, with approximately 12.1 million people between the ages of 60 and 74, and 9.5 million 75 and older.²⁷

Among the growing cohort of over-60s, care and support are much more likely to flow downwards to younger generations of the family,²⁸ through the provision of care and domestic help, as well as emotional and financial support.²⁹ Those soon to enter this age group aspire to an “active third age”, that may include travel, spending more time with family and friends, acquiring new skills, continued

21 ONS Families and Households Statistical Bulletin. 2014.

22 Generations United (2011). Family Matters: Multigenerational Families in a Volatile Economy. Accessible at: <http://www.gu.org/RESOURCES/Publications/FamilyMattersMultigenerationalFamilies.aspx>

23 Lord Best (2013). The Hanover@50 Debate. Accommodating Our Extended Middle Age. <http://www.hanover50debate.org.uk/wp-content/uploads/2013/11/Lord-Best-Our-Extended-Middle-Age.pdf>

24 Berrington, A. and Stone, J. (2013) Outlining a future research agenda for studies of young adults’ transitions to residential independence. ESRC Centre for Population Change Working Paper # 38. http://www.cpc.ac.uk/publications/cpc_working_papers.php

25 The Centre for the Modern Family (2014). Meet the Full Nesters. September 2014. p. 20 http://reference.scottishwidows.co.uk/docs/cmfr_report_oct_2014.pdf

26 Keene, J. R., & Batson, C. D. (2010). Under One Roof: A Review of Research on Intergenerational Co-residence and Multigenerational Households in the United States. *Sociology Compass* 4, 642-657.

27 Based on data from the National Population Projections, 2012-based Statistical Bulletin, <http://www.ons.gov.uk/ons/rel/npp/national-population-projections/2012-based-projections/index.html>

28 Pruchino, R., Dempsey, N., Carder, P., & Koropecykj-Cox, T. (1993). Multigenerational Households of Caregiving Families. *Environment and Behavior*. 25, p. 350.

29 GrandparentsPlus (2010). Grandparenting in Europe. Report 2010. <http://www.grandparentsplus.org.uk/wp-content/uploads/2011/03/Grandparenting-in-Europe-Report.pdf>

employment in some capacity, or beginning new business ventures.³⁰ “Active third agers” between the ages of 60 and 74, many of whom remain active and healthy past retirement age, make up nearly 15% of the population, an unprecedented proportion.³¹ As grandparents they may also be among the principal providers informal childcare for grandchildren.³² Grandparents provided approximately 1.7 billion hours of childcare per year accordingly to figures for 2010/11³³ and are also among the most prominent providers of kinship care for adolescent grandchildren who cannot live with their parents. In 2001, over 140,000 children and young people in England were living with kinship carers,³⁴ 44% of whom were grandparents.³⁵ Strong grandparental involvement has been shown to be associated with fewer adjustment difficulties (hyperactivity, emotional symptoms, behavioural problems and peer problems) and more pro-social behaviour in adolescents in particular.³⁶ At the same time, the number of “older old” people requiring more intensive forms of care and support is growing. The informal support of family and kin remains on what the Institute for Public Policy Research (IPPR) refers to as the “frontline”³⁷ of care for these individuals.

Economic change and crisis also play a significant role in families coming to live under the same roof. Academic researchers and the media have shown interest in how financial necessity in times of economic turbulence has made living with two or more generations increasingly attractive. There are many paths into intergenerational living, from three generations pooling financial resources to live under one roof and dividing living costs, to children returning to the parental home after tertiary education or entry into the workforce³⁸ and older people co-residing with their children for mutual support and in some cases, informal care. The insurance function of pooling family resources intergenerationally has been associated with poverty reduction in research with multigenerational households in the United States.³⁹ As Samantha Callan suggested in a recent report for the Centre for the Modern Family, “perhaps whole populations are beginning to be interdependent in a way they just weren’t prior to the financial crisis.”⁴⁰

In addition to demographic and financial considerations, broader cultural change may be at work in the way family members provide support for one another throughout their lives, and how they perceive this support. Though multigenerational households

30 Standard Life (2009). The Death of Retirement. http://www.standardlife.com/static/docs/death_of_retirement.pdf

31 Based on data from the National Population Projections, 2012-based Statistical Bulletin, <http://www.ons.gov.uk/ons/rel/npp/national-population-projections/2012-based-projections/index.html>

32 GrandparentsPlus (2010). Grandparenting in Europe. Report 2010. <http://www.grandparentsplus.org.uk/wp-content/uploads/2011/03/Grandparenting-in-Europe-Report.pdf>

33 GrandParents Plus (2013). Policy Briefing 04. Grandparents and childcare. May 2013. <http://www.grandparentsplus.org.uk/wp-content/uploads/2013/05/Briefing-paper-on-grandparental-childcare.pdf>

34 Nandy, S. and Selwyn, J. Spotlight on kinship care: Using Census microdata to examine the extent and nature of kinship care in the UK, April 2011, University of Bristol, p. 19.

35 Ibid., p. 35.

36 Attar-Schwartz S., Tan J.-P., Buchanan A., Griggs J., & Flouri E. (2009). Grandparenting and Adolescent Adjustment in Two-Parent Biological, Lone-Parent, and Step-Families. *Journal of Family Psychology*. 23, 67-75.

37 McNeil, C. and Hunter, J. (2014). The Generation Strain. *Collective Solutions to Care in an Ageing Society*. Institute for Public Policy Research, p. 40.

38 Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos: Edward Elgar, p. 9.

39 Generations United (2011). *Family Matters: Multigenerational Families in a Volatile Economy*. Accessible at: <http://www.gu.org/RESOURCES/Publications/FamilyMattersMultigenerationalFamilies.aspx>

40 The Centre for the Modern Family (2014). *Meet the Full Nesters*. September 2014. p. 20 http://reference.scottishwidows.co.uk/docs/cmfr_report_oct_2014.pdf

may be viewed as overflowing “crowded nests”,⁴¹ new models of design and living may allow for some measure of independence for those sharing the same household.⁴²

This may allow families and extended kin networks to “reinvent the family home”⁴³ in a sense, turning the tide against the loss of proximity between the generations.⁴⁴ The Royal Institute of British Architects (RIBA) stated in their recent Silver Linings Report that: “what is now a necessity for some, is a choice for others who (liberated by shifting societal attitudes) are recognising the mutual benefit this can bring.”⁴⁵ Such attitudes were evident in a 2013 poll conducted for *the Daily Telegraph* by Barclays, which showed that two-thirds of respondents considered multi-generational homes to be a solution to an ageing population.⁴⁶ However, as Emily Holzhausen, Director of Policy and Public Affairs at Carers UK suggests, it is important not to “...romanticise the idea of families coming together to support each other.”⁴⁷ The emotional, financial and practical pressures faced by families in intergenerational living contexts are significant.⁴⁸ This may be particularly so for “sandwich carers”, with care and support roles for both older and younger generations, which can make it very difficult to cope both emotionally and financially.⁴⁹

Intergenerational options may also continue to appear counter-cultural as the concept of “home”, in national statistics and the cultural imagination, is associated with the individual, the single-generation-couple household and the nuclear family.⁵⁰ Recent literature points to continued negative cultural bias surrounding multigenerational co-residence. Scholars have proposed, for example, that increases in multigenerational living have been less steep in the UK than in other Anglo-Saxon countries (US and Australia) due to the distinctly British model of “independent living”.⁵¹ Though there is evidence that a cultural model of reduced intergenerational contact became the norm in the post-war period,⁵² little research has taken into account how these patterns may have evolved in recent years.⁵³

41 Goldscheider, F. and Goldscheider, C. (1999). “Changes in Returning Home in the US, 1925-1985.” *Social Forces* 78 (1999), pp. 695-720.

42 Keene, J. R., & Batson, C. D. (2010). *Under One Roof: A Review of Research on Intergenerational Co-residence and Multigenerational Households in the United States*. *Sociology Compass* 4, 642-657.

43 RIBA (2013). *Silver Linings: The Active Third Age and the City*. p. 16

<http://www.architecture.com/Files/RIBAHoldings/PolicyAndInternationalRelations/BuildingFutures/Projects/SilverLinings.pdf>

44 Ibid.

45 Ibid., p. 21.

46 From a survey of 2,000 adults. Jessica Winch (2013). “Three Generations living together to save cash.” *The Daily Telegraph*, 21 July 2013.

47 The Centre for the Modern Family (2014). *Meet the Full Nesters*. September 2014. p. 20 http://reference.scottishwidows.co.uk/docs/cmf_report_oct_2014.pdf

48 Ibid.

49 Carers UK (2012). *Sandwich Caring. Combining childcare with care for older or disabled relatives*. Accessible at: http://www.carersuk.org/for-professionals/policy/policy-library?task=download&file=policy_file&id=210

50 Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos: Edward Elgar. p. 1.

51 Tomassini C., Kalogirou S., Grundy E., Fokkema T., Martikainen P., Broese Van Groenou M. and Karisto, A. (2004). *Contacts between Elderly Parents and their Children in four European Countries: Current Patterns and Future Prospects*. *European Journal of Ageing*, 1(1), pp. 54-63.

52 McGlone, F., Park, A. and Roberts, C. (1996). *Relative values: kinship and friendship*, in Jowell, R. et al. (eds), *British Social Attitudes: the 13th Report*, Aldershot: Dartmouth.

53 GrandparentsPlus (2010). *Grandparenting in Europe. Report 2010*. p. 17 <http://www.grandparent-plus.org.uk/wp-content/uploads/2011/03/Grandparenting-in-Europe-Report.pdf>

The Home as a Financial and Emotional Asset

The media often focuses on the financial motivations for multigenerational resource pooling to secure larger, more fitting housing for multiple generations, touting the home as a financial resource. However, the home is not merely a structure that serves as an economic resource or liability. It is also an “affective space”⁵⁴ of security and social support for families and individuals. Considerations of the physical space of the home, in terms of its size, configuration and adaptability, are often seen as disconnected from current debates about childcare and elder care, as well as efforts to prevent isolation and loneliness. However, this should not be the case.



Photo by Elizabeth Handy

The home is a social and emotional resource at different stages in the lifecycle as well as a financial one.⁵⁵ Intergenerational living is not only about economic benefits, but also about the need for social support and interaction across generations. Living under one roof may be an emotionally as well as financially desirable option for some families. We are in the midst of what has come to be known as the “epidemic of loneliness and isolation”, affecting the full span of generations,⁵⁶ including children,⁵⁷ as well as adults in middle age who may also be particularly vulnerable to the same due to retirement, divorce and bereavement, among other factors,⁵⁸ and hitting older men in particular.⁵⁹

54 Blunt, A. and Dowling, R. (2006) *Home*. Routledge.

55 Fox, L (2007) *Conceptualizing Home: Theories, Laws and Policies*. Oxford: Hart.

56 Keene, J. R., & Batson, C. D. (2010). *Under One Roof: A Review of Research on Intergenerational Co-residence and Multigenerational Households in the United States*. *Sociology Compass*. 4, pp. 642-657.

57 ChildLine (2014). *Can I tell you something? What's Affecting Children in 2013: ChildLine Review of 2012/2013*, p.11. http://www.nspcc.org.uk/news-and-views/media-centre/press-releases/2014/childline-report/childline-report_can-i-tell-you-something_wdf100354.pdf

58 Beach, B. and Bamford, S. (2014). “Isolation: The emerging crisis for older men.” *Independent Age & the International Longevity Centre*. Accessible at: <http://www.independentage.org/media/828364/isolation-the-emerging-crisis-for-older-men-report.pdf>

59 Griffin, J. (2010). *The Lonely Society?* Mental Health Foundation. p. 15. Accessible at: http://www.mentalhealth.org.uk/content/assets/pdf/publications/the_lonely_society_report.pdf

It is thus important to recognize the relational and emotional dimensions of support given and received within the family home. In the case of the older generation, daily social support is not merely an end in itself, but also a means of delaying and/or preventing future care needs. Recent research by the Centre for the Modern Family indicates that 64% of people expect to receive emotional support from family members in older age, while far fewer of them (20%) expect to receive support financially.⁶⁰

The way in which intergenerational homes are viewed in terms of policy and practice is tied to broader norms about how family members support each other at different points in life. The 2013 Evaluation Report of The Silver Line undertaken by the Centre for Social Justice pointed to older people's reluctance to defy the "intergenerational gravity", that is, to defy the perceived norm that various forms of support flow down from older generations to children, grandchildren and younger relatives, instead of flowing upwards towards the older generation.⁶¹ This perceived norm does not reflect the reality that co-residence and support can truly be "bi-directional" or multi-directional within families. The experience of intergenerational living appears to have a role in encouraging support for family members later in life.⁶² Recent research shows, for example, that children who have gone back to live with their parents as adults, are more likely than other people of their age range to expect to support their parents financially (40%), to care for them (62%) and to live with them (18%) in later life.⁶³ As returning home after education has become in a sense more "normative",⁶⁴ these forms of support later in life may as well.

Intergenerational households can be understood as fluid spaces of care and support across the generations, where needs change throughout the lifecourse. When older people live in the same home as their children, the proportion of those receiving care from members of the household increases with age, shifting the balance of care given and received.⁶⁵ Projections from the LSE's Personal Social Services Research Unit (PSSRU) show that there will be a gap in the supply of informal care in coming years, which is likely to increase demands on adult children.⁶⁶ In a context in which families feel increasingly "squeezed" by the housing market and support needs, facilitating home spaces that allow for support that flows both up and down generations may have an important role in intergenerational relations.

The "bidirectional advantages"⁶⁷ that intergenerational living may potentially offer to parents and their adult children are an important consideration, and one that is left out of the current housing debate. Instead, the housing crisis is depicted as a zero-sum situation in which different generations

60 Centre for the Modern Family (2015). *Forever Young: The New Landscape of Later-life Planning*. p. 8
Accessible at: http://www.scottishwidows.co.uk/about_us/centre_for_modern_family/research/forever_young_2015/index.html

61 Centre for Social Justice & Silver Line (2013). "When I get off the phone I feel like I belong to the human race". Evaluation of The Silver Line Helpline pilots. November 2013, p. 56.

62 Further research is necessary to examine whether such expectations change over the lifecourse.

63 Centre for the Modern Family (2015). *Forever Young: The New Landscape of Later-life Planning*. p. 14.

64 Stone, J., Berrington, A., & Falkingham, J. (2014). Gender, Turning Points, and Boomerangs: Returning Home in Young Adulthood in Great Britain. *Demography* 51, 257-276.

65 Iacovou, M. and Skew, A. (2010). "Household Structure in the EU" in Atkinson, A.B. and Marlier, E. (eds) *Income and living conditions in Europe*. Luxembourg: Publications Office of the European Union.

66 Pikard, L. (2008). *Informal Care for Older People Provided by Their Adult Children: Projections of Supply and Demand to 2041 in England*. Report to the Strategy Unit (Cabinet Office) and the Department of Health. PSSRU Discussion Paper 2515. <http://www.pssru.ac.uk/pdf/dp2515.pdf>

67 Keene, J. R., & Batson, C. D. (2010). Under One Roof: A Review of Research on Intergenerational Co-residence and Multigenerational Households in the United States. *Sociology Compass*. 4, 642-657.

are either winners or losers. The fact that older people are more likely to live in an under-occupied home, has led to them often being depicted as excessive consumers of housing resources:⁶⁸ “house hoarders” keeping housing stock from the hands of a younger generation struggling to get their foot on the housing ladder.⁶⁹ As of 2012-13, in England, 49% of owner-occupiers were under-occupying their home, along with 15% of private renters and 10% of social renters.⁷⁰ However, under-occupation is not a phenomenon associated with older people alone. As of 2009, though older people were more likely to reside in an under-occupied dwelling (4.2 million households), they make up only a little over half of under-occupiers. Nearly as many other households (3.8 million) had under-occupied housing.⁷¹

At the same time, young people are perceived as having “failed to take flight” in times of economic uncertainty⁷² because of their struggle to establish themselves in the labour market and the housing market, and to complete what may be recognized as “an important psychological marker of transition to adulthood.”⁷³ Discussing models of intergenerational living allows society to consider how “win-win” outcomes can be achieved for all ages, rather than acquiescing in such a “zero-sum” understanding of resource distribution between the generations.⁷⁴

As Dylan Kneale from the International Longevity Centre has stated, “In the UK, intergenerational households may provide one option to addressing the housing needs of both younger and older people.”⁷⁵ Recent work by ILC-UK has pinpointed the importance of the “insurance” function of extra space in the family home for generations young and old, which may enable family members to live together at different points in the lifecourse (both young people returning to their parent’s home and younger people foreseeing co-residence to help care for a parent later in life).⁷⁶

That being said, the implications of intergenerational co-residence for support across the lifecourse are underexplored in policy and practice. A review of 2005 and 2010 manifestos⁷⁷ from the Conservatives,⁷⁸ Labour and Liberal Democrats⁷⁹ shows emphasis on the importance of using the

68 The Equality and Human Rights Commission (2009). A Think Piece on Intergenerational Equity, Commissioned Report for the Equality and Human Rights Commission (With David Piachaud, John Macnicol and Jane Lewis).

69 ILC-UK and Age UK. (2014). Community Matters: At home. ILC-UK and Age UK Seminar Series.

70 English Housing Survey Headline Report 2012-13. Department for Communities & Local Government. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284648/English_Housing_Survey_Headline_Report_2012-13.pdf

71 Pannell, J., Aldridge, H. & Kenway, P. (2012). Housing Options for Older People. A report for Shelter and the Joseph Rowntree Foundation. New Policy Institute. April 2012.

72 Berrington, A. and Stone, J. (2013). Outlining a future research agenda for studies of young adults’ transitions to residential independence. ESRC Centre for Population Change Working Paper # 38, p. 3. http://www.cpc.ac.uk/publications/cpc_working_papers.php

73 Ibid., p. 1.

74 Esping-Andersen, G. and Sarasa, S. (2002). ‘The Generational Contract Reconsidered’, *Journal of European Social Policy* 12 (1), p. 6.

75 ILC (2012). Global Perspectives on Multigenerational Households and Intergenerational Relations. An ILC Global Alliance Report. p. 40.

76 ILC-UK. (2013) Downsizing in later life and appropriate housing size across our lifetime. p. 17. Accessible at: http://www.ilcuk.org.uk/index.php/publications/publication_details/downsizing_in_later_life_and_appropriate_housing_size_across_our_lifetime

77 This report went to press the week before the starting gun was fired before the 2015 General Election and publication of manifestos.

78 Are you thinking what we’re thinking? It’s time for action. Conservative Election Manifesto 2005.

79 Liberal Democrats. The Real Alternative. Manifesto 2005.

current housing stock to serve the needs of families. Proposals have included bringing unoccupied homes into use, enabling more people to get on the housing ladder⁸⁰ and emphasizing the link between decent homes and family well-being,⁸¹ as well as increasing the stamp duty threshold to allow more families to make their first home purchase.⁸²

However, the intergenerational dimension of potential solutions to the housing crisis is largely absent from policy discussions. Further policy initiatives could go beyond the individual and the nuclear family in conceptualizing the home.⁸³ Despite the paucity of political initiatives on this issue to date, policymakers have an important role in “managing”⁸⁴ how the trend of intergenerational co-residence is perceived by the public, and potentially “enabling”⁸⁵ this trend through future policy initiatives.

The Government’s “Family Test”, unveiled in October 2014, may however offer promise for putting the extended family on the map in broader policy implementation. The Test provides guidance for policymakers and civil servants, proposing key questions on how policies may affect families (particularly in terms of family formation, impact on families going through key transitions, etc.). The scope of the Family Test covers extended families, particularly where they are playing a role in raising children or caring for older or disabled family members. It also focuses on supporting families through key life transitions, as well as recognizing the role played by grandparents in supporting parents and by adults in caring for relatives.⁸⁶

It remains to be seen how the test will apply to the challenges faced by intergenerational households in practice. Because both some of the biggest benefits and challenges of intergenerational living are centred on relationships, an effort to help promote strong and stable relationships between the generations is a welcome addition to the policy implementation process.

80 A future fair for all. Labour Party Manifesto 2010.

81 Britain forward not back. The Labour Party 2005.

82 Invitation to join the government of Britain. Conservative Manifesto 2010.

83 The Equality and Human Rights Commission (2009). A Think Piece on Intergenerational Equity, Commissioned Report for the Equality and Human Rights Commission (With David Piachaud, John Macnicol and Jane Lewis).

84 Bottomley, A. (2007). Managing Complexity: Multi-generational housing arrangements, Paper for the European Network for Housing Research International Housing Conference, Rotterdam, 25th – 28th June. Conference Paper. Not for publication. p. 2.

85 Ibid.

86 See Department for Work & Pensions. (2014). The Family Test. Guidance for Government Departments. October 2014. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/368894/family-test-guidance.pdf

2. The Research Agenda on Intergenerational Living and Its Aims

In 2012, the Home Renaissance Foundation identified a need to explore the potential for intergenerational living in the United Kingdom. Intergenerational living raises important questions about the sustainable use of the housing stock and the interaction of the social care system with the provision of family support, and demands a changing understanding of the composition, design and delimitation of the family home in Britain.

The convergence of several phenomena has brought the subject of intergenerational living into the spotlight:

- Demographic change and an ageing society
- Rising housing prices in much of the country since the financial crisis⁸⁷
- Difficulty faced by young people getting on the housing ladder
- Crises in the care sector, both in terms of child care and care of the elderly
- Under-occupation of the current housing stock
- An “epidemic” of isolation and loneliness

The ways in which two or more adult generations come to live under one roof, and the motivations for doing so, are as diverse as the social fabric of the United Kingdom, yet families have common challenges, desires and hopes that play out in the space of their homes. Loneliness and isolation remain a common challenge for society as a whole, and for older people in particular. Perceived social support,⁸⁸ especially that of family members, has been shown to be a lifeline associated with improved health outcomes.⁸⁹ We believe that some of the means of addressing these challenges may not always be as far from home as one might think.

This research was motivated by an urgent need to explore how the current policy infrastructure shapes the opportunities and barriers faced by families who choose to live in the same home, whether in the short or long term. Significant advances in social care policy adopted through the 2014 Care Act have allowed for steps towards the personalization of care provisions. However, these and other areas of policy may not explicitly take the potential of intergenerational homes into account as a source of informal support.

Though intergenerational living is not the foremost model of family support, it is a reality that can enrich and strengthen the current understanding of how we care for one another in the material space of the home. Economic pressures, family breakdown and other forms of socioeconomic

87 ONS (2014). Comparison of regional house price indices before and after the financial crisis. Released: 02 July 2014. <http://www.ons.gov.uk/ons/rel/hpi/house-price-index/april-2014/info-hpi-comparison.html>

88 This may include ability to rely on others, having trustworthy people to confide in, the availability of companionship and adequate emotional ties as well as recollection of receiving assistance with tangible instrumental tasks in daily life.

89 Shor, E., Roelfs, D. J., & Yogeve, T. (2013). “The strength of family ties: A meta-analysis and meta-regression of self-reported social support and mortality.” *Social Networks* 35, pp. 626-638.

change are all important to consider in understanding intergenerational living in our time.⁹⁰ It need not be a reaction to adverse circumstances, but can be a choice that families make proactively. Helping families who choose to support each other by living under one roof requires an infrastructure that helps them make the best of the opportunities inherent in intergenerational living, while also addressing barriers.

Our research made it clear that the creation of an infrastructure conducive to intergenerational living requires the involvement of various sectors, each of which has a unique role to play. This is why we have chosen to explore the role and importance of the following sectors in facilitating intergenerational living:

- The third sector
- The financial sector (including mortgage companies)
- Housing associations
- The private housing sector
- The commercial sector (in terms of producing technological innovations, etc.)
- Local authorities in policy and practice
- National government



Photo by Elizabeth Handy

⁹⁰ Bengston, V. L. (2000). "Beyond the nuclear family: The increasing importance of Multigenerational Bonds." *Journal of Marriage and Family*, 63, pp. 1-15.

3. Research Methodology

The research for this report included both a literature review and expert interviews. The literature review focused on three central aspects:

- patterns of intergenerational support in the United Kingdom
- theoretical and empirical accounts of co-residence as a form of intergenerational support
- policy approaches and best practices in policy towards intergenerational living globally

The interview guide was developed through an iterative process that drew on concepts from the literature review as well as insights from two pilot interviews. The policy considerations presented are the result of qualitative interviews⁹¹ with 28 policy experts and service providers in England, Scotland and Northern Ireland. Many of the quotations in the findings section of the document were garnered from interviews with these experts, and will not be attributed to named individuals. The interviews took place in person or by telephone, while additional information and materials were often provided by interviewees on specific issues of policy and/or practice.

Interviews were carried out from April to July 2014. Those interviewed include policymakers, thought leaders in the third sector, housing association directors, service providers (an immigrant resource centre, a GP, relationship counsellors) as well as advice and support services (financial advice and older age support services). Specific consideration was made for the policy concerns of organizations representing different ends of the age spectrum, from early childhood to older years, as well as organizations with a specific interest in intergenerational policy and practice.

The research included consideration of homes where at least two generations of adults or a span of three generations share a home, so as to include “skipped generation” family homes where grandparents care for grandchildren without the presence of the parent generation. The majority of intergenerational research to date has excluded “three-generation approaches”,⁹² despite the fact that up to 3.4% of UK children live in a three-generation family household.⁹³ This inclusive definition coincides with that employed in the largest studies on multigenerational living undertaken in recent years in the United States by the Pew Research Center.⁹⁴

The interviews consisted of ten sections, addressing the saliency of intergenerational living and attitudes towards it as an option for families in the United Kingdom, as well as factors leading families to share homes intergenerationally. The interviews were designed to identify the barriers that may prevent families from pursuing this option. Another priority was to pinpoint any unique challenges faced by families that choose to live under one roof. Further sections queried the extent to which intergenerational living could alleviate the care and housing crises, as well as addressing the potential importance and role of diverse sectors in facilitating intergenerational living. Interview data was transcribed and analysed on a thematic basis.

91 Purposive and snowball sampling were employed.

92 Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos: Edward Elgar, p. 7.

93 Iacovou, M. and Skew, A. (2010). “Household Structure in the EU” in Atkinson, A.B. and Marlier, E. (eds) *Income and living conditions in Europe*. Luxembourg: Publications Office of the European Union.

94 To avoid including post-secondary students living at home, Pew considers those 25 years and older to be “adult children”. The interview questions employed in our research did not make this distinction.

4. What Does Intergenerational Living Look Like?

Intergenerational living is a small-scale phenomenon, yet one that is gaining momentum as a housing and support option for British families. There are several groups to be considered in looking at national statistics on intergenerational living:

- Couples (with or without children) or lone parents living with another generation in multi-family households
- “Boomerang children” returning home after entering education or employment
- Single older people living in the home of an adult child
- Children living with one or more grandparent

As of 2009, 27% of the population aged 50 years and older in England were living with one of their children, while 2% were living with one or more of their grandchildren.⁹⁵ Similar findings apply to “younger older” people between the ages of 60 and 64. Analysis of ELSA data undertaken by the International Longevity Centre indicated that in 2010, over 29% of people between the ages of 60 and 64 were living with a member of a different generation under one roof, while only 2% were living in a home with three or more generations together.⁹⁶ The former figure rose by over 10% between 2002 and 2010.⁹⁷

Part of this growth is attributed to a rise in the number of children living in the parental home into adulthood. There has been a 25% increase in the number of “boomerang children” (20 to 34-year-olds living with their parents) in the UK since 1996, according to ONS figures.⁹⁸ Research relates this phenomenon both to the economic downturn and unemployment, but also to the fact that family formation is being delayed among young people, and those who leave the family home for studies or work are more likely to return than those who leave to form their own family. In the event of relationship breakdown, it is common for young fathers who do not live with their children to return to their parents’ home.⁹⁹ London has the lowest percentage of young adults living with parents at 22%, while Northern Ireland has the highest at 36%.¹⁰⁰

⁹⁵ Based on data from the English Longitudinal Survey of Ageing 2008/9.

⁹⁶ ILC-UK (2013). Downsizing in later life and appropriate housing size across our lifetime. p. 17. Accessible at: http://www.ilcuk.org.uk/index.php/publications/publication_details/downsizing_in_later_life_and_appropriate_housing_size_across_our_lifetime

⁹⁷ Ibid.

⁹⁸ ONS (2014). Large increase in 20 to 34-year-olds living with parents since 1996. <http://www.ons.gov.uk/ons/rel/family-demography/young-adults-living-with-parents/2013/sty-young-adults.html>

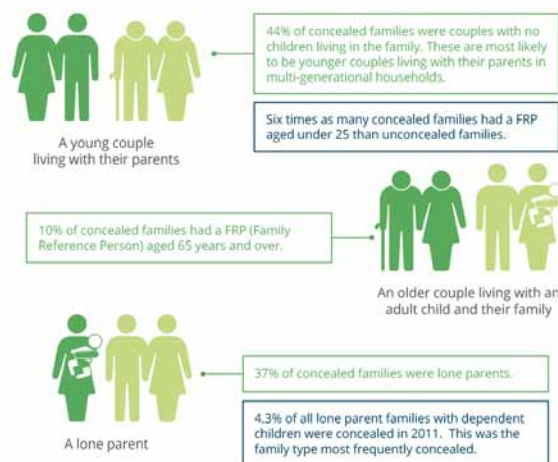
⁹⁹ Stone, J., Berrington, A., & Falkingham, J. (2014). Gender, Turning Points, and Boomerangs: Returning Home in Young Adulthood in Great Britain. *Demography* 51, pp. 257-276.

¹⁰⁰ ONS (2014). Large increase in 20 to 34-year-olds living with parents since 1996. <http://www.ons.gov.uk/ons/rel/family-demography/young-adults-living-with-parents/2013/sty-young-adults.html>

According to ONS statistics, multi-family households, though constituting only 1% of total households currently,¹⁰¹ are the fastest growing household type in the UK.¹⁰² As of 2001, over 70% of these households were made up of different generations of the same family.¹⁰³

Many intergenerational living arrangements are classified as multi-family households containing a “primary family” and a second “concealed family”, beyond the nuclear family structure. The “concealed family”¹⁰⁴ may be an adult couple or lone parent family living with parents, or an older couple living with their children, and perhaps grandchildren as well.¹⁰⁵ In this sense, members of the extended family are considered to be a separate family altogether for statistical purposes.

It is important to bring statistics on “concealed families” into the light, both to challenge prevailing negative assumptions about multi-family households, and to understand the role of family choice in securing affordable housing for all generations. As the ONS states, “the reasons for families living in multi-family households will vary by area, and therefore the types of concealed families will differ.”¹⁰⁶



Source: Office for National Statistics licensed under the Open Government Licence v.3.0.

The number of concealed families increased by 70% from 2001 to 2011, reaching 289,000. Meanwhile, the number of unconcealed families grew at a rate of 6.6% over the same period.¹⁰⁷ Of the families considered “concealed”, 63% were couples (with or without children), including young couples living with their parents and older couples living with an adult child and his or her family, while 37% consisted of a lone-parent family.¹⁰⁸ The majority of concealed families are living with members of their extended family, rather than with unrelated adults.

101 Families in these households may be unrelated, or may be related in some way, for example a married couple with their son and his partner. They exclude “boomerang generation” children who do not reside with a child or partner.

102 ONS (2013). Statistical Bulletin. Families and Households.

103 ONS (2007). Focus on Families, p. 9 <http://www.ons.gov.uk/ons/rel/family-demography/focus-on-families/2007/index.html>

104 Concealed families cannot be individuals, and thus both boomerang children and single elderly parents living with their children are excluded from these statistics

105 The “concealed family” shares meals with the “primary family” and does not have a separately identifiable living room from the primary family.

106 ONS (2014). 289,000 concealed families in England and Wales in 2011. Part of 2011 Census Analysis, What does the 2011 Census tell us about concealed families living in multi-family households in England and Wales? Released: 06 February 2014.

107 Ibid.

108 Ibid.

The ONS suggests that both housing availability and increases in the cost of living in relation to earnings may account for part of the rapid growth of “concealed families”. There is concern that “concealed families” are often forced to live with family members of another generation by financial circumstances. One of the main concerns with this type of household is that the “concealed family” may lack secure housing tenure in this type of shared arrangement.¹⁰⁹



Source: Office for National Statistics licensed under the Open Government Licence v.3.0.

It is clear that not all concealed families aspire to live separately.¹¹⁰ However, there is currently a lack of national statistics that illustrate the number of co-resident families who would prefer to live separately,¹¹¹ and the number of families currently living apart, who would prefer to live together. There is also a lack of statistics examining to what extent existent “concealed families” can afford market housing.¹¹² This information is crucial to ensuring an appropriate and affordable housing stock that allows for flexibility and choice.

As the ONS points out, “cultural differences in living arrangements and familial ties” are an important element in the growth of multi-family households.¹¹³ Britain’s diverse cultural groups, particularly Asian communities, have traditions of multigenerational living, co-residence and support. The geographic concentration of concealed households in particular suggests the importance of co-residence and family ties in Asian cultures. The ten London areas with the highest proportion of concealed households within multi-family households also have the highest proportion of non-white or mixed ethnic group populations, with a high proportion identifying as Indian, Pakistani or Bangladeshi. Newham is the area in England and Wales with the highest concentration, 7.5%. In Greater London, 3.3% of households contain a concealed family, while other urban areas such as Slough (5.6%), Birmingham, Leicester and Blackburn are also among the highest. The North East of England has the lowest percentage at 1.3%.¹¹⁴

¹⁰⁹ Concerns about “concealed households” are also related to the phenomenon of overcrowding.

¹¹⁰ Wilcox, S. & Perry, J. (2013). UK Housing Review. 2013 Briefing Paper. Chartered Institute of Housing.

¹¹¹ Crisis (2012). The homelessness monitor: England 2012. p. 82 http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England_2012_WEB.pdf

¹¹² Department for Communities and Local Government (2010). Estimating housing need. November 2010. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6338/1776873.pdf

¹¹³ ONS (2014). 289,000 concealed families in England and Wales in 2011. Part of 2011 Census Analysis, What does the 2011 Census tell us about concealed families living in multi-family households in England and Wales? Released: 06 February 2014.

¹¹⁴ Ibid.



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A recent study undertaken by the Tower Hamlets Older People's Housing Commission indicated that Bengali elders and their family members living in the area showed a strong preference for intergenerational living in extended family homes, particularly to care for older family members.¹¹⁵ In such households, formal social care provision for older people may be provided alongside informal¹¹⁶ family care and grandparents often take up a greater and more regular role in childcare for working families with children.¹¹⁷ In these communities, the preference for extended family living is predicted to decrease in coming years due to changing cultural expectations, despite the current and coming generation of older people's preference for this type of arrangement. However, there is current demand for adapted or larger homes, as well as "hybrid schemes" that allow for family accommodation linked to the living spaces of older people, so that family members can remain actively involved in care and support.¹¹⁸

Letting agencies have pointed out that there has been as much as a 20% increase in demand for multi-occupancy accommodation. This may be an indication that some families may desire to live together under one roof, but require appropriate accommodation to do so.¹¹⁹ Potentially, cultural bias against intergenerational living may lead to the assumption that living with family members is necessarily a last resort, rather than a "potential[ly] positive and significant trend".¹²⁰

115 Tower Hamlets Older People's Housing Commission (2013). Widening the Spectrum of Retirement Housing in Tower Hamlets. January 2013. p. 13. Accessible at: <http://www.altairltd.co.uk/gateway-report.pdf>

116 Ibid. p. 31.

117 Ibid. p. 33.

118 Ibid. p. 33.

119 Anon. (2014). Surge in "sandwich generation" ups demand for larger homes. Landlord Today. 17 June 2014. http://www.landlordtoday.co.uk/news_features/Surge-in-%E2%80%9Csandwich-generation%E2%80%9D-ups-demand-for-larger-homes

120 Roodin, P. (2008). (review of) Together Again: A Creative Guide To Successful Multigenerational Living, by Sharon Graham Niederhaus and John L. Graham. Journal of Intergenerational Relationships. 6, 237-239.

5. A Thing of the Past or Path of the Future?

Intergenerational living may be perceived as a return to a glorious past of intergenerational togetherness. But is intergenerational living really more like going back to the future? Social historians consider the idea that in the past, extended family co-residence was an uninterrupted social norm in the UK to be a myth.¹²¹ Though it may not have been the norm, there were periods in which extended family households were relatively prevalent. There is evidence, for example, that more than one adult generation living in the same home was most prevalent in the Middle Ages.¹²² Extended family co-residence, with both parents and siblings coming to live with the nuclear family, also became increasingly prevalent in the Victorian era,¹²³ and went largely out of fashion in the post-war era. As one of the housing experts whom we interviewed stated, “it is considered to be a 19th century, early 20th century phenomenon ... a phenomenon of the past.”

However, the context of multigenerational living in the 21st century responds to new pressures and social trends, rather than constituting a return to the past. Demographic and economic change mean that intergenerational living may be part of what the *New York Times* has referred to as “the dawn of a new economic age”.¹²⁴ Rather than a return to a “golden age” of residential proximity, the Royal Institute of British Architects speaks of intergenerational living and home design bringing “... the legacy of the traditional family home into the modern age”.¹²⁵ Post-war assumptions that parents and their adult children prefer “intimacy at a distance”, making living under the same roof “too close for comfort”,¹²⁶ may now be reconsidered to some extent as new home design elements emerge that may allow for both privacy and togetherness in the space of the home.

More broadly, the importance of family ties across the generations may be growing in strength. Fertility patterns and an ageing society mean that grandparenthood has become nearly universal for the first time in history.¹²⁷ Rather than distancing the generations, family ties and support may be becoming increasingly “vertical” across the age spectrum,¹²⁸ with increased contact and support

121 Ruggles, S. (1987). *Prolonged Connections: the rise of the extended family in nineteenth-century England and America*. Madison, Wis: University of Wisconsin Press.

122 Laslett, P., & Wall, R. (1972). *Household and Family in Past Time: comparative studies in the size and structure of the domestic group over the last three centuries in England, France, Serbia, Japan and colonial North America, with further materials from Western Europe*. Cambridge: Cambridge University Press.

123 Ruggles, S. (1987). *Prolonged Connections: the rise of the extended family in nineteenth-century England and America*. Madison, Wis: University of Wisconsin Press.

124 Davidson, A. (2014). “It’s Official: The Boomerang Kids Won’t Leave”, *The New York Times*, June 20, 2014. Print.

125 RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 18.

126 Rosenmayr, L. and Kockeis, E. (1963). “Propositions for a Sociological Theory of Ageing and the Family”, *International Social Science Journal*, Vol.15, No.3, pp. 410-426.

127 Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos: Edward Elgar, p. 9.

128 Ibid. p. 7.

between parents, children and grandchildren. Vern L. Bengston, in his 2001 Burgess Award Lecture, proposed that these changes translate into more opportunities for generations to live under the same roof, and provide reciprocal economic and emotional support over the lifecycle.¹²⁹

As Professor Sir Cary Cooper recently suggested, “After generations of more fragmented families that went their own way, we are seeing a return of a greater inter-generational bond within families.”¹³⁰ Research suggests that such strengthened “multigenerational bonds”¹³¹ may enhance, and in some cases, supplement the functions of the nuclear family,¹³² potentially offering a new type of social and economic stability¹³³ in the context of economic difficulties and family breakdown. In addition to older and younger generations, there is potential for living under one roof to help support the life projects of the adult children, especially during key transitions such as becoming parents, experiencing relationship breakdown or the death of a partner, and in the case of adverse circumstances.¹³⁴

129 Bengston, V. L. (2001). Beyond the Nuclear Family: The Increasing Importance of Multigenerational Bonds: The Burgess Award Lecture. *Journal of Marriage and Family* 63, pp. 1-16.

130 Centre for the Modern Family (2015). *Forever Young: The New Landscape of Later-life Planning*. p. 15.

131 Bengston, V. L. (2001). Beyond the Nuclear Family: The Increasing Importance of Multigenerational Bonds: The Burgess Award Lecture. *Journal of Marriage and Family* 63, pp. 1-16.

132 Pilkauskas, N. & Martison, M. (2014). Three-generation family households in early childhood: Comparisons between the United States, the United Kingdom, and Australia. *Demographic Research* 30, Article 60, pp. 1639–1652.

133 Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos: Edward Elgar, p. 7.

134 Kohli, M. and Albertini, M. (2008). “The family as a source of support for adult children’s own family projects: European varieties”, in Saraceno, C. (ed.) *Families, ageing and social policy: Generational solidarity in European welfare states*. Cheltenham: Edward Elgar, pp. 38-58.

6. International Perspectives on Intergenerational Policy & Practice

Our research identified several examples of policy and practice that enable intergenerational living, which may provide insights for the UK. Several models of intergenerational housing design have been developed in Europe that provide food for thought on this issue. The city of Alicante, Spain has been recognized as a leader in Europe for developing a participative intergenerational housing model in its Plaza America, including 72 dwelling spaces each equipped with adapted bathrooms, heating and air conditioning. The complex also includes a drop-in centre, a health services centre, a library and common spaces for computer use, gardening and laundry.¹³⁵



Courtesy of the Patronato de Vivienda, Alicante, Spain.

The building is part of a broader Municipal Project for Intergenerational Housing and Community Services that addresses the housing needs of both low-income older people and young residents of the city. In total, the Commission has arranged for the construction of 244 affordable intergenerational housing units in the vicinity of the city centre. The project aims to allow older residents to “age in place” while benefitting from a range of community services and embedded in a broader community. Young people, many of whom have a background in community or social work, can sign on to a “good neighbour agreement” requiring them to provide informal support for four older residents in the complex on a weekly basis.¹³⁶ Other models have emerged that are part of broader community-based housing developments with an explicitly multigenerational approach. As RIBA suggests, this type of development can be achieved through the use of “semi-public and semi-private spaces” to facilitate connectedness across the age spectrum.¹³⁷

The German *Mehrgenerationenhäuser* model, highlighted by the Institute for Public Policy Research (IPPR) in its recent report, “The Generation Strain”, may be an example of this.¹³⁸ The model brings groups of all ages – from childcare organizations, to youth groups, to support services for the elderly – together under the roof of a common meetinghouse, giving them the opportunity to interact and share knowledge amongst themselves. Though non-kin members participate, the centres may enable interactions that resemble those in a large extended-family dwelling.

¹³⁵ Fernández, A. (2009). Explorando la convivencia intergeneracional. Ministerio de Trabajo y Asuntos Sociales: Instituto de Migraciones y Servicios Sociales, IMSERSO.

¹³⁶ García, S. & Martí, P. (2014). “Arquitectura intergeneracional y espacio público”. ARQ, núm. 86, abril 2014, pp. 62-69. Pontificia Universidad Católica de Chile, Santiago, Chile.

¹³⁷ RIBA (2013). Silver Linings: The Active Third Age and the City, p. 21.

¹³⁸ McNeil, C. and Hunter, J. (2014). The Generation Strain. Collective Solutions to Care in an Ageing Society. Institute for Public Policy Research.

In the Netherlands, the government has developed a competitive financing scheme under the social housing experimentation unit (SEV) for independent organizations to promote innovative multigenerational content for social housing, and for local government and housing associations to undertake independent evaluations for program areas including housing and care.¹³⁹ The Christian Democrat Party (CVA) has also set a policy goal of the construction of half a million multigenerational homes by 2040.¹⁴⁰

In the United States, the Department of Housing and Urban Development provided capital funding for a multigenerational housing development in Chicago called Roseland Grandfamily Apartments, based on the explicit recognition of intergenerational care and support provided by grandparents who serve as kinship carers for grandchildren under the age of 18.¹⁴¹ The complex includes ten 3 and 4 bedroom units, as well as shared community space, including yards and garden areas. Similar intergenerational housing developments have been established in Massachusetts, New York, Louisiana, Georgia and Minnesota.¹⁴² Also in the United States, web resources (both literature and contacts with community resources) for families, either living intergenerationally or considering this option, are available online, addressing issues as broad as family communication, products and assistance for intergenerational homes and suggestions on home modifications.¹⁴³



Courtesy of the Patronato de Vivienda, Alicante, Spain.

In Singapore over 80% of the population resides in public housing and the state directly promotes intergenerational support. Through this sector the government actively promotes interaction, support and co-residence among different generations of the same family. The Multi-Generational Living Scheme provides priority housing access for extended families. An additional Housing Grant Scheme provides financial assistance to newlyweds who purchase a flat in the direct vicinity of their parents' home (within 2 km).¹⁴⁴ Surveys from the national Housing Development Board found both

139 Brown, T. (2011). Housing an Ageing Population: The Extra Care Solution. Keepmoat and the Housing Learning and Improvement Network (LIN).

140 Ibid.

141 Farrelly, L. (2014). Redefining, Reinventing and Realigning Design for Demographic Change. *Architectural Design*, 84: 8–13.

142 Trivedi, C. (2011). Legacy Revisited: Challenges and Opportunities in Providing Housing for Grandfamilies. U.S. Department of Housing and Urban Development Headquarters. [http://www2.gu.org/Portals/0/documents/Conference/Presentation%20for%20GU%20July%2011%20update%20\(2\).pdf](http://www2.gu.org/Portals/0/documents/Conference/Presentation%20for%20GU%20July%2011%20update%20(2).pdf)

143 See All in the Family: A Practical Guide to Successful Multigenerational Living. Resources for Families. <http://www.allinthefamilybook.us/resources-for-families/>

144 Butts, D., Thang, L. L. and Hatton Yeo, A. (2012). Policies and Programmes Supporting Intergenerational Relations. Background paper. UNDESA, New York. Accessible at <http://social.un.org/index/LinkClick.aspx?fileticket=VGkxtn3WSyA%3D&tabid=1733>

policies to have coincided with increased intergenerational co-residence.¹⁴⁵ Additionally, tax relief is available for children who support parents, grandparents and/or great-grandparents financially.¹⁴⁶

Box 1: Learning Homesharing Schemes for Non-relatives

Interest in intergenerational living is evident not only in families coming to live under one roof, but also, increasingly, in formal schemes that facilitate co-residence and support between non-relatives. One example is the Homeshare scheme that facilitates shared living between students and young people in need of low-cost accommodation, and elderly people with sufficient space in their homes in need of informal support, daily social interaction and handiwork.

Homeshare UK coordinates intergenerational living arrangements for non-familial mutual support. Homeowners are usually between the ages of 70 and 90, and often live alone. Some receive other forms of care and support, whether formal care or informal. Those who come to reside with them are usually people in their 20s who are seeking low-cost accommodation and are willing to provide informal support for a set number of hours per week (including domestic tasks and technical support), but do not provide formal care. The emotional benefits of co-residence in terms of companionship and security are also important elements of these schemes.¹⁴⁷ Scheme coordinators provide training and support, as well as working with government social services when necessary.

In understanding how the state and other actors can best enable positive outcomes in intergenerational households, non-familial co-housing and homeshare schemes might provide significant insight. The organizers of such schemes have had to think consciously about how different generations can live under the same roof in a context of dynamic needs and aspirations.

These schemes mitigate risks and explore how best to use material and social assets, through a process of vetting and defining roles within the home. Participants have access to a formal "coordinator" and information about the implications of their decision to live together and provide support for one another, along with broad access to information and support, including "helping both parties to take responsibility for setting up a workable arrangement and monitoring its success".¹⁴⁸

A similar program in Spain, *Vive y Convive* from La Caixa, subsidizes the costs of elderly people, who serve as intergenerational home sharing hosts, at 100 euros per month to compensate for the additional utilities costs of hosting another person in the older person's home.¹⁴⁹ Encouragingly, participation in this type of intergenerational scheme for non-kin members has been shown to increase younger people's interest in their own family and kin across the generations.¹⁵⁰

145 Ibid.

146 Ibid.

147 Homeshare International (2014). <http://homeshare.org/about/>

148 Fox, A. (2014). We need to learn from Germany's experiments in shared care. *The Guardian*. 3 May 2014. <http://www.theguardian.com/commentisfree/2014/may/03/learn-germany-experiments-shared-care>

149 Fernández, A. (2009). *Explorando la convivencia intergeneracional*. Ministerio de Trabajo y Asuntos Sociales: Instituto de Migraciones y Servicios Sociales, IMSERSO.

150 Butts, D., Thang, L. L. and Hatton Yeo, A. (2012). *Policies and Programmes Supporting Intergenerational Relations*. Background paper. UNDESA, New York.

7. Findings

Part of a Broad Portfolio of Housing and Support Options

Among policymakers, practitioners and thought leaders, intergenerational living is considered to be a path that policy should recognize as a legitimate option for those families who have reason to value it. However, as one relationships expert whom we interviewed stated, it is not seen as “a model of living that [the state] supports people to access”.

The following presents the central findings about the attitudes, drivers and benefits, as well as barriers, at play in relation to intergenerational living. It takes into account the motivations for coming to live under the same roof and proposes a multi-sectoral policy approach to facilitating intergenerational living and support.

The Current Situation: An Issue that Remains Below the Policy Radar

Despite the new horizons for intergenerational living, policy approaches that address this option remain very much “below the radar”. As one policy expert whom we interviewed stated:

Idon'tthinkmuchisgoingononthepolicyfronttoencourage multigenerational households. There is an increase in homes with three generations under the same roof. This is not widely recognised by policymaking.

The majority (94%) of interviewees consulted on the state of current policy believed that current measures do not adequately address the particular challenges faced by intergenerational households. In a broader sense, it could be said the extended family is generally excluded from policy considerations in the United Kingdom, despite changes in family structures and support. As one policy expert stated:

Extended family is not considered in policy. Policymakers are often ahead of the curve, but in this case they are behind the curve.

Our interview data suggests that in the United Kingdom, the “the foundations are not prepared”¹⁵¹ for introducing intentional policy measures addressing the specific challenges faced by intergenerational households.

a. Attitudes

One of our primary findings about attitudes is that intergenerational living options are considered to be marginal in British culture. As several experts whom we interviewed suggested, there is a sense that “it’s just not in the culture”. However, interviewees indicated that in Asian, Southern European and Eastern European cultures this may be viewed as a means of providing resources and support in families.

¹⁵¹ Cited from an interview response.

Secondly, in addition to these cultural elements, when intergenerational living is considered as an option in the UK, it is sometimes subject to negative attitudes and public perceptions. As a director in the third sector stated, adult children returning to the family home “is not a sign of success” because there is a strong message that it is important to raise “independent children” and if they move back in, “it is something to apologise over”. Another policy expert whom we interviewed stated that, “...we can’t discount the fact that setting up a home is considered a milestone of adulthood.” Intergenerational living may be perceived to be a last resort or necessity that robs individuals of their independence and has the potential to cause conflict within families.

However, many respondents also perceived positive societal views about intergenerational living. As one housing expert whom we interviewed suggested: “For some people it is highly desirable to live with this balance of ages.” In this sense, intergenerational options tend to “polarize views”.¹⁵² On one hand, there is a perception that living together may be a form of forcing family members to provide care or financial support for one another. While at the same time, isolation and loneliness mean that people are “yearning for more contact with families,” as an older age expert whom we interviewed stated. In this sense, the relational elements of living together are seen to be among the most challenging and the most rewarding.

b. Drivers & Benefits

The financial incentive of pooling resources is perceived by experts to be a strong motivating factor for bringing generations to live under one roof, with almost 65% of respondents naming finances as a motivating factor for co-residence. This is associated both with difficulty accessing the housing market due to rising prices, especially for young people getting their foot on the housing market ladder, and the effect of adverse labour market conditions and unemployment. This confirms the popular understanding of intergenerational living as a means of “saving cash” by pooling assets.

Our interview data also indicates that intergenerational living is not necessarily a permanent choice, but rather one that helps families cope with changing needs throughout the lifecycle. It may, for example, serve as a transitional form of support that helps young people get on the coveted property ladder. Describing her daughter and son-in-law moving into the family home as newlyweds, one professional stated that: “It absolutely made sense for them not to have to pay a deposit and rent a place out. They will be contributing, but not anything like they would be paying if they were living by themselves. They are saving up for a deposit.”

The need for informal care and support at both ends of the age spectrum may be an equally important pull factor for families, with nearly 65% of respondents naming care and support needs as a motivation for living together. Also, 29% of respondents referred to the potential social and emotional benefits of living together as having a particular role to play. As one director in the third sector whom we interviewed stated: “We need more flexibility to make intergenerational living a real option for UK families. We need this to be seen not just as a financially attractive possibility, but also an emotionally attractive one.”

¹⁵² Cited from an interview with a medical professional.

Cultural expectations of caring for family members and/or a sense of duty or commitment to support loved ones by living in close proximity to them were also named (24%). Another element of this social and emotional function of intergenerational living is reacting to and countering the impact of relationship breakdown (24%). Several respondents indicated that these events lead families to modify living arrangements, sometimes bringing the generations closer together.

Our interviews indicate that one of the potential benefits of intergenerational living may be to provide an impetus for increased dynamism in housing design. As one director in the housing sector whom we interviewed stated, “the market creates an opportunity for innovation.”

c. Barriers to Living Together

The barriers to intergenerational living are numerous, starting with the built environment. Our research points to the perception that there is a lack of space in UK homes, which were largely designed in the post-war period without consideration for residential patterns beyond the nuclear family. As one design expert whom we interviewed suggested, in the modern era, “the nuclear family was immortalized as the unit for design.” Other barriers identified through our research process include:

- A lack of knowledge about the existing range of options in the housing portfolio and options for care and support.
- Significant design challenges for providing spaces that allow for both privacy and social interaction.
- The perception that intergenerational options in the housing portfolio are marginal or countercultural.
- The predominance of the “independent living model”, implying that it may be considered a “step back” to move in with family members.
- Difficulty securing funding for home adaptations from local authorities.
- The implications of the withdrawal of the Spare Room Subsidy or “bedroom tax”, especially for family members who reside intermittently or for a longer period with other family members for the purpose of providing care and support (although councils have discretionary funds and should make them available for this).
- Uncertainty about future care and housing needs, as well as questions of employment and geographic mobility, which may make it difficult for families to invest in intergenerational options.
- Family concerns about inheritance tax owed on a shared residence, should a member of the older generation pass away while they are living intergenerationally. Current legislation specifies that unless a property is transferred to another owner seven years prior to their death, inheritance tax is payable when assets held in trust and gifts made within 7 years of death surpass the threshold of £325,00.¹⁵³

153 HM Revenue & Customs (2014). Inheritance Tax – the basics. <http://www.hmrc.gov.uk/inheritan-cetax/intro/basics.htm>

d. Living Together and Caring Together

The general assessment of those interviewed about the contributions of intergenerational living to meeting care needs is that though it remains a small-scale phenomenon in the United Kingdom (emphasized by 47% of respondents to this question), intergenerational living does have some role in meeting care and support needs at both ends of the age spectrum. However, 20% of respondents to this question emphasized that members of intergenerational households should not be expected to alleviate care needs.

Of respondents to this question, 33% qualified their answers by emphasizing that this depends on the type of care being provided. Intergenerational living has a much greater role in providing informal care and low-level support in families than supplementing formal and intimate care. The role of intergenerationally co-resident family members is considered to be generally more along the lines of informal social support and the prevention of loneliness and isolation than the provision of intensive formal care in the space of the home. As one practitioner whom we interviewed stated, “Approaches like intergenerational living have a large, and unexpected role to play in preventing and delaying the need for formal care.” Respondents emphasized that the ability of co-residence to help meet care needs depends on resources to help caregivers cope (20%) as well as characteristics of the built environment, including space and location (13%).

Our research shows that in addressing intergenerational living, we cannot neglect to take seriously the pressures that carers may face at different points in life. Many respondents emphasized that families should not be expected to shoulder the provision of care for children or older people alone. Respondents spoke specifically of addressing the needs of members of the “sandwich generation” who provide care and support for both the younger and older generations.¹⁵⁴

e. Emerging Conclusions

A Multi-sectoral Policy Approach to Supporting Multigenerational Homes

There is currently no identifiable policy framework for supporting families who live together intergenerationally. Though 60% of respondents believed that government should encourage more families to pursue intergenerational living as an option, many suggested that this may also take place if appropriate services and support are made available to families. They also emphasized that intergenerational living might be considered as part of a portfolio of options, and that the first priority should be to enable those who choose this as an option to pursue it.

Considering the role of different sectors is crucial in a country such as the United Kingdom with “a mixed economy of care” in which the state, families and community all have a unique and significant role to play in care and support.¹⁵⁵ This section considers who and what could help facilitate intergenerational living in the United Kingdom.

¹⁵⁴ According to a Carers UK Sandwich Carers Survey (2012), 54% of carers in the United Kingdom manage both caring for children and older relatives, of whom over 30% gave up employment to manage their dual-caring role. See: <http://www.carersuk.org/news-and-campaigns/press-releases/sandwich-caring-families-under-pressure>

¹⁵⁵ Milligan, C. (2009). *There’s No Place Like Home: place and care in an ageing society*. Farnham, Ashgate.

Policy experts and practitioners consulted for this project were asked to rate the importance of seven different sectors in supporting individuals and families who choose to live intergenerationally, on a scale of one to five. Scores were assigned by aggregating the assessed importance of each sector on this scale (i.e. 5 points for each ranking of 5 on the scale of 1 to 5, 2 points for a ranking of 2, etc.).

Aggregated Scores

Sector	Aggregated Score
Third Sector	60
Housing Associations	47
Local Authorities	45
National Government	44
Private Housing Sector	36
Commercial Sector	36
Financial Sector	23

The **Third Sector** is considered to have a principal role in helping to catalyse change in policy and practice to support intergenerational homes, as well as bridging crucial information gaps about the financial and relational implications of living under one roof.

Housing Associations, Local Authorities and the **National Government** were seen to have an important role in ensuring that housing and social care provisions take the needs of intergenerational households into account.

The **Private Housing Sector**, the **Commercial Sector**, and the **Financial Sector** may have a particular role in facilitating innovation in terms of housing design and accessibility across the lifecycle, and developing new financial products with an intergenerational element. The potential policies of **Employers** have also been highlighted, due to interviewees’ emphasis on the role of this group.

The following section outlines ideas about how these specific sectors might help facilitate sustainable policies for intergenerational living in policy and practice.

The Third Sector

Catalysing Innovation and Bridging Information Gaps

The **third sector** may have a central role to play in bringing multigenerational policy and practice to the fore through awareness, advice and services for families.

- A multigenerational toolkit could be developed bringing together information on the specific legal, financial and social implications of living with other generations under one roof.
- There are organizations in the United Kingdom that currently provide information packages to individuals at the age of 50 in order to facilitate planning for the future. Such packages might well include information about intergenerational options.
- This sector could also provide face-to-face advice services for families considering intergenerational

options, as well as adapting the current offer of telephone-based financial and legal advice services to the needs of current and potential intergenerational households.

- Dedicated family counselling services could also be more explicitly inclusive of family needs for those living intergenerationally, with particular support for sandwich carers.
- Counselling and support services could help individuals and families address the relational dimensions of living together and overcome asymmetrical expectations across the generations. Establishing a clear “contract” or agreement that spells out the expectations of each member may be an important factor in maintaining healthy relationships in intergenerational contexts.¹⁵⁶
- Third sector organizations could work with government entities to help safeguard intergenerational household members from emotional and financial abuse.

Box 2: Planning and Flexibility in an Era of Demographic Change

One of our findings is the importance of taking a proactive approach to intergenerational housing and support. Lord Best’s think piece for the Hanover@50 debate spoke of the importance of planning for future housing needs among the growing group of “pre-care” “younger-older” people between the ages of 50 and 64, a key demographic change that can be seen as an opportunity to plan housing choices.¹⁵⁷ This age group often both provide and receive care in the family home.¹⁵⁸ These may be issues that families can address together, as part of incentivizing informal, family and mutual care to reduce loneliness proactively.¹⁵⁹

As the Joseph Rowntree Foundation has identified, much more information is available for families about planning for residential care than for care in a family home.¹⁶⁰ Particularly when older people move in with their children, decisions are often related to changing care needs, which leaves little time for families to consider the financial and relational implications of living together.¹⁶¹ ILC-UK claims that social policy has allowed for the development of a culture of “crisis moments” when it comes to housing decisions in older age.¹⁶² As one care expert whom we interviewed suggested: “Many decisions on intergenerational housing are sudden. Not because of intergenerational nature, but because of sudden changes in care needs.”

Qualitative research by Tower Hamlet Older People’s Housing Commission highlights the idea that families value choice and planning in housing decisions, rather than being “pushed” in a crisis context.¹⁶³ Third sector organizations and communities can link families with resources and assistance to think through the advantages and disadvantages of living under one roof proactively.

156 Niederhaus, S. G., and Graham, J. L. (2013). All in the family: a practical guide to successful multi-generational living. Washington DC: Taylor Trade Publishing.

157 Lord Best (2013). The Hanover@50 Debate. Accommodating Our Extended Middle Age. p. 4 <http://www.hanover50debate.org.uk/wp-content/uploads/2013/11/Lord-Best-Our-Extended-Middle-Age.pdf>

158 Iacovou, M. and Skew, A. (2010). “Household Structure in the EU” in Atkinson, A.B. and Marlier, E. (eds). Income and living conditions in Europe. Luxembourg: Publications Office of the European Union.

159 Lord Best (2013). The Hanover@50 Debate. Accommodating Our Extended Middle Age. p. 12 <http://www.hanover50debate.org.uk/wp-content/uploads/2013/11/Lord-Best-Our-Extended-Middle-Age.pdf>

160 Joseph Rowntree Foundation (1997). Parents Living with Children in Old Age. Findings. Social Care Research 100. <http://www.jrf.org.uk/sites/files/jrf/sc100.pdf>

161 Ibid.

162 ILC-UK. (2013). Downsizing in later life and appropriate housing size across our lifetime. Accessible at: http://www.ilcuk.org.uk/index.php/publications/publication_details/downsizing_in_later_life_and_appropriate_housing_size_across_our_lifetime

163 Tower Hamlets Older People’s Housing Commission (2013). Widening the Spectrum of Retirement Housing in Tower Hamlets. January 2013. p. 48.

This makes both attractive housing options with built-in flexibility, and accessible information about costs, a necessity.¹⁶⁴ Another element of planning ahead is ensuring families have sufficient information about regulations involving benefits, tenancy and care assessments well ahead of a move. All sectors have a role to play in building policy and practice that provides both information and safeguards to allow intergenerational living, where appropriate, to be seen as a potentially attractive option rather than something that families feel pushed into.

Government, Local Authorities and Housing Associations

Building a Policy Infrastructure that Facilitates Choice

At the level of government, both **national government and local authorities** have a role in considering intergenerational needs in planning, fiscal and financial policy. This may occur through:

- Conducting a needs assessment for intergenerational housing at the local level.
- Considering council tax breaks for intergenerational households.
- Considering intergenerational relationships in family taxation policy.
- Providing more financial and social support for carers.
- Making families more aware of the implications of inheritance tax on jointly owned properties, or those inherited after a period of co-residence.
- Exploring how inheritance tax policy could account for co-residence in the seven-year period prior to property transfer.
- Exploring how further fiscal mechanisms might be implemented, examining models such as that of Singapore that provides tax relief for families who live with or in the close vicinity of parents or grandparents.
- Evaluating the policies and regulations of local authorities to remove barriers to home adaptations, both in terms of internal features and extensions. This is important because currently, retrofitting homes for intergenerational use may be considered in national planning policy, but can be interpreted by Local Authorities in varying ways.
- Further financial safeguarding mechanisms could also be put in place to protect family members and their financial assets when entering into intergenerational ownership schemes. This is important, because as one researcher whom we interviewed stated, “elder abuse can arise in close living quarters... [and this] is also a reality in terms of finances.”

At the level of **housing associations**, a specific housing needs assessment with an intergenerational component could be helpful to this end.

- Along with undertaking surveys of existing housing stock to account for intergenerational accommodations, a percentage of units in future housing developments could be earmarked for intergenerational use.

¹⁶⁴ Ibid., p. 48.

- Housing associations could be part of broader community-based housing developments with an explicitly multigenerational approach with the inclusion of such features as multigenerational community spaces.
 - This may include features resembling the German *Mehrgenerationenhäuser* drop-in centre model¹⁶⁵ and built-in access to social and medical services such as those present in the recent developments in Alicante, Spain.

The Private Housing Sector, Employers, the Financial Sector and the Commercial Sector

Springboards of Innovation for Intergenerational Support

Private housing developers may also have a significant role to play in setting aside a percentage of developments for granny flats and intergenerational options, as is currently the case for council housing options.

- Investments could also be made for building “Lifetime Homes” with a multigenerational element rather than focusing solely on specialist housing that suits the needs of specific age groups. NRGStyle in Scotland has provided an example of a sustainable “multigenerational lifetime homes” model for the UK context.
- Grouping multiple intergenerational homes together in the same vicinity may also provide adaptability as family responsibilities and care needs change over time.¹⁶⁶

Box 3: Spotlight on the Role of the Housing Sector

In a 2013 poll conducted for The Daily Telegraph by Barclays, two-thirds of respondents considered multigenerational homes to be a solution to an ageing population, while more than half answered that they would need to move in order to house three generations under the same roof.¹⁶⁷

Multigenerational housing experts have pointed out the barrier of a housing stock resembling “Peter Pan housing – built as if no one ever ages”.¹⁶⁸ It is clear that the housing sector has a key role in meeting the needs and aspirations of families in this area,¹⁶⁹ as well as “questioning the prevailing logic”¹⁷⁰ about what makes a home. This drive for intergenerational design innovation may be “...one of the most intriguing sub-plots in the evolving housing market”.¹⁷¹

The size and shape of the housing stock cannot be neglected in policies that seek to strengthen relationships, and ensure adequate care and support for all generations. As one relationships expert whom we interviewed stated, “We need a housing stock to [provide] support for managing relationships that exist with intergenerational housing.” Though the importance of the built environment of the home is often neglected in discussions about care and wellbeing, it is crucial.

165 McNeil C. & Hunter, J. (2014). The Generation Strain. Collective Solutions to Care in an Ageing Society. Institute for Public Policy Research.

166 RIBA (2013). Silver Linings: The Active Third Age and the City.

167 From a survey of 2,000 adults. Winch, J. (2013). Three Generations living together to save cash. The Daily Telegraph. 21 July 2013.

168 Niedershaus, S. G., and Graham, J. L. (2013). All in the family: a practical guide to successful multi-generational living. Washington DC: Taylor Trade Publishing.

169 Brown, T. (2011). Housing an Ageing Population: The Extra Care Solution. Keepmoat and the Housing Learning and Improvement Network (LIN).

170 As stated by a design expert whom we interviewed.

171 Davidson, M. (2013). Generation Game: the return of the Extended Family Home. The Telegraph. 09 May 2013. <http://www.telegraph.co.uk/finance/property/buying-selling-moving/10046242/Generation-game-the-return-of-the-extended-family-home.html>

Recent research with intergenerationally co-resident families concluded that: "It is imperative that the home environment functionally support the way families interact in response to social changes of an ageing parent moving in with an adult child while similarly accommodating the privacy of individual family members."¹⁷² Having enough space is only part of the equation in making intergenerational homes work for families.¹⁷³ The family home may be in a process of "reinvention"¹⁷⁴ to meet such intergenerational needs, with the advent of intergenerational housing typologies.¹⁷⁵ The key features of the emerging multigenerational typologies are shared facilities and flexibility.¹⁷⁶ This may include moveable partitions inside the home as well as peripheral extensions that can be rearranged as family needs evolve.¹⁷⁷ The courtyard house model common in Scandinavia, China and South America¹⁷⁸ provides a traditional example that allows for an open space for communal interaction, along with bedroom and kitchen spaces divided according to age and accessibility needs.



Content/Images courtesy of NRGStyle
www.nrgstyle.com ,
member of ZEMCH Network www.zemch.org

A home layout might be set when grandparents are able to help with childcare for grandchildren, and rearranged years down the road through changing partitions and spaces to accommodate the support needs of the elder generation. Some builders also consider designing homes with an additional rental unit that can be occupied by tenants temporarily, but planned for the use of children, grandchildren or parents, years later.

Our findings show that beyond specialist housing, Lifetime Homes with intentionally multigenerational features can help provide flexibility as care needs and mobility change over the lifecycle. Lifetime Homes standards were developed in the 1990s, outlining 16 features that can be easily implemented to ensure that homes are equipped for care needs throughout the lifecycle.¹⁷⁹ Many local planning agencies have made these criteria mandatory for new buildings. Though most existing models incorporating these standards do not explicitly take multigenerational living options into account, best practices are emerging.

The Scottish firm NRGStyle has developed a model of sustainable homes specifically designed for multigenerational living. Based on first-hand experience, as well as knowledge of the pressures faced by families across the generations, including older people's struggle to pay for fuel bills, the designs have a particular emphasis on flexibility as well as sustainability.

172 Gale, A., & Park, N-K. (2010). Desired and achieved privacy and interaction in multigenerational homes. *Housing and Society*, 37(1), p. 28.

173 Firth, K. and Patel, M. (2014), *Regeneration for All Generations: The Queen Elizabeth Olympic Park*. *Architectural Design*, 84: 88–93.

174 RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 19.

175 According to LSE Cities, in addition to distilling and classifying building types, "[typology] defines the spatial relationships between households and even between members of the same household. It defines whether one can adapt one's home to his or her needs. It defines where the city ends and where the home begins" See LSE Cities (2007). *Housing and the City. Emerging Typologies*. http://www.lse.ac.uk/LSECities/citiesProgramme/pdf/housingAndTheCity/3_emerging_typologies.pdf

176 RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 19.

177 RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 21.

178 Farrelly, L. (2014). Redefining, reinventing and realigning design for demographic change. *Architectural Design*. 84, pp. 8-13.

179 Ibid.

The firm's director noticed that older relatives were living in homes that were not equipped for changes in mobility and health, but that they also preferred not to move into a care home. This raised concerns about the reality that often "...the elderly generation has to rely on personal care and either make major adjustments to their existing house or move to an adapted home." At the same time, with teenage children living at home, they understood the importance of "striking a balance of interdependence" and at the same time ensuring that the generations have spaces to interact.

From this emerged the design of NRGStyle's first multigenerational lifetime home, ZEMCH109. The platform brings together:

- Sustainability¹⁸⁰
- Multi-Generational Living
- Lifetime homes as described by Habinteg Housing Association and the Joseph Rowntree Foundation, employing principles used to design an adaptable life-time home (16 design criteria for lifetime homes)¹⁸¹

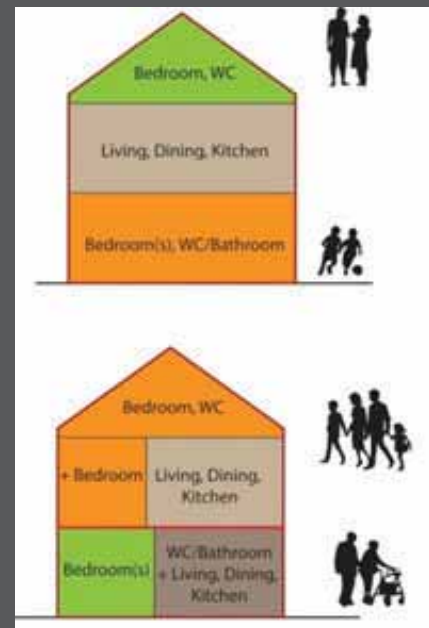
In order to anticipate evolving family needs, some of the many design features incorporated into these designs have been:

- Minimized load bearing partitions, by using a steel frame structure or steel supports that allow for large expanses
- Flexible layouts that can be easily adapted/modified in the future, by co-ordinating all wet points, piping, ducting, sanitary points such as toilets, kitchens & bathrooms
- Windows for drying space and corridor that creates a staircase circulation route
- A staircase is also fixed and therefore a permanent feature¹⁸²

This model can be adjusted to meet the needs of up to three generations, with the same house functioning in different ways and adapting to diverse circumstances.



Content/Images courtesy of NRGStyle www.nrgstyle.com, member of ZEMCH Network www.zemch.org



Content/Images courtesy of NRGStyle www.nrgstyle.com, member of ZEMCH Network www.zemch.org

180 As defined by the criteria of ZEMCH – Zero Energy Mass Custom Homes, www.zemch.org.

181 See the "16 Design Criteria for the Lifetime Homes Standard". Lifetime Homes. The Lifetime Homes Standard (from 5 July 2010). <http://www.lifetimehomes.org.uk/pages/revised-design-criteria.html>

182 Content/Images courtesy of NRGStyle www.nrgstyle.com, member of ZEMCH Network www.zemch.org

One NRGStyle multi-generational lifetime home can accommodate one family only, with options for bedrooms on the ground, first and second floors OR one NRGStyle multi-generational lifetime home can accommodate both families: Family number 1 would be accommodated on the first and second floors and family number 2 would be accommodated on the ground floor, which has built-in features, integrated grab rails, on-the-level living, stair-lift and wheelchair lift access to upper floors.

This is one example of how the built environment of the home can be reconfigured and renegotiated as care and support needs change over time. Over the lifecourse, spaces used for multigenerational occupation might also be transformed into spaces of work or living spaces depending on the context of family needs.

A new development at Chobham Manor, near the Queen Elizabeth Olympic Park in Stratford, East London, provides another example of purpose-built multigenerational accommodation in an urban context. The developments were designed by PRP Architects for up to four generations. They consist of one family home with three or four bedrooms, next to a single-bedroom house that can be occupied by an older family member, young couple or "boomerang children", allowing for both independence and proximity.¹⁸³ The homes were designed to meet Lifetime Homes standards¹⁸⁴ and also include play areas and communal gardens.

Beyond the Front Door: Intergenerational Living within the Broader Community

The role of the broader community in facilitating and supporting intergenerational living is also crucial. This is particularly true when it comes to designing neighbourhoods and housing developments that intentionally take extended families into account, and include a community infrastructure for a diverse mix of ages.

As family circumstances evolve, proximity and a facilitative material and social environment allow neighbours and friends to help families provide care and support for each other both inside the home and outside its walls. As one housing sector expert whom we interviewed stated: "Many people live in intergenerational neighbourhoods already, and there are already examples of co-housing with a mix of age groups." From childcare centres sharing garden space with long-term care centres for the elderly and "tea time with grandparents" in nurseries, to multigenerational community and leisure centres, a multigenerational culture beyond the sphere of the home provides a climate of innovation.

Beyond the front door, building "lifetime neighbourhoods"¹⁸⁵ as suggested by the Ministry of Communities and Local Government, may also provide broader accessibility and opportunities for interaction across the generations. This might include whole neighbourhoods with multigenerational lifetime homes and neighbourhood features. As one researcher in the third sector stated: "We tend to think of households as fixed in a single housing unit, but we could have different blocks with an intergenerational household spread across."

183 Firth, K. and Patel, M. (2014). "Regeneration for All Generations: The Queen Elizabeth Olympic Park." *Architectural Design*, 84 pp. 88–93. doi: 10.1002/ad.1733

184 Ibid.

185 Bevan, M & Croucher, K. (2011). *Lifetime Neighbourhoods*. Department for Communities and Local Government. Accessible at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6248/2044122.pdf

The Ebbsfleet Garden City model in Kent,¹⁸⁶ as highlighted by ILC-UK and Age UK,¹⁸⁷ is one example of a large-scale housing development that will be built not only to Lifetime Homes standards, but also to a measurable lifetime neighbourhoods standard. It will include flats and houses that allow extended families to reside in the same community, including community centres open and accessible to all ages, a neighbourhood support scheme, 24-hour urgent care facilities and accessible parks and play facilities.¹⁸⁸ It is a budding model of intergenerational community that can be replicated in other areas of the United Kingdom.

Another best practice model is the Acacia Centre in Mitcham, South London. The construction is Britain's first purpose-built intergenerational community centre, offering family support and services that facilitate collaboration across the span of generations in the community, from skills exchange to cultural activities and community safety initiatives.¹⁸⁹

Employers may also have a role in developing intergenerationally-friendly human resource policies that may include:

- Paid leave for co-resident carers, whether children, parents or grandparents.
- This could include the possibility of negotiating longer periods of care leave without jeopardizing job security.
- Other forms of employer benefits both for adult children who provide in-home care and support for their parents, and the increasing number of working grandparents who also provide care and support for adult children and/or grandchildren.

The **financial sector** may also have a role in catalysing innovation in the mortgage and insurance markets, to allow for financial products with an intergenerational dimension.

- Allowing households to base mortgage and loan eligibility for adaptations on multiple incomes within the household, potentially including pension income of the older generation.¹⁹⁰
- Mortgages for intergenerational homes might also be granted longer terms (e.g. ten years longer) than single-generation mortgages.
 - In Japan, for example, 40-year mortgages are a more mainstream financial instrument. In the context of exorbitant housing prices, two successive generations are responsible for paying off the cost of a flat purchase.

186 BBC News Kent (2014). 15,000-home garden city to be built at Ebbsfleet. <http://www.bbc.co.uk/news/uk-26600689>

187 Sinclair, D. & Watson, J. (2014). Community Matters: Making our Communities Ready for Ageing - a call to action. ILC-UK & Age UK. http://www.ilcuk.org.uk/index.php/publications/publication_details/community_matters_making_our_communities_ready_for_ageing_a_call_to_action

188 Ibid. p. 10.

189 See Intergenerational Activities at the Acacia Centre. Merton Council. Accessible at: <http://www.merton.gov.uk/community-living/communitycentres/acaciacentre/intergen.htm>

190 See Generations United (2011). Family Matters: Multigenerational Families in a Volatile Economy. <http://www.gu.org/RESOURCES/Publications/FamilyMattersMultigenerationalFamilies.aspx>

- There might also be a role for innovations in equity release models in helping to finance home modifications for intergenerational living. Rather than a lifetime reverse mortgage, partial release models might help finance modifications to make intergenerational living feasible.

The **commercial sector** may also be a catalyst of innovation through the development of technologies and products that help meet the needs of intergenerational households. These may include:

- Information and communications technologies (ICTs) that facilitate social interactions across generations in the household.
- Technologies designed to support “ageing in place”¹⁹¹ such as alarm systems, as well as bathroom and kitchen products. Such technologies might also include applications for central household temperature regulation, security systems and household tasks as suggested by a recent report from ILC-UK and Age UK.¹⁹²



Photo by Elizabeth Handy

¹⁹¹ King's College London and the University of Reading (2004). Introducing Assistive Technology into the Existing Homes of Older People: Feasibility, Acceptability, Costs and Outcomes. Institute of Gerontology, King's College London.

¹⁹² Sinclair, D. & Watson, J. (2014). Community Matters: Making our Communities Ready for Ageing - a call to action. ILC-UK & Age UK.

8. A Commission on Intergenerational Housing

This think piece calls for a dedicated Commission on Intergenerational Housing. A Commission is needed to examine the implications of growth in intergenerational living from the perspective of policy and practice. It is crucial to explore how the current policy infrastructure shapes family residence patterns as well as expectations about social, financial and instrumental support between the generations.

Collecting national data on the preferences and motivations of intergenerationally co-resident families is an important step in preparing the ground for informed policy approaches. This is particularly important to remedy the lack of national data on housing affordability and multi-family households.

The role of each of the sectors outlined in the section above could be assessed to this end, with the collaboration of key stakeholders.

Based on our findings, third sector organizations involved in housing, social care and family relationships would be crucial stakeholders in the Commission process. This might include stakeholders such as the President of Directors of Adult Social Services. Stakeholders for housing associations and local authorities might have a particular role in the Commission, and in the assessment of intergenerational housing demand, as well as demand for home adaptations and support services at the local level.

The involvement of national government would be important, especially in terms of implementation of the Family Test and further examining how national fiscal, care and housing policies affect intergenerationally co-resident families.

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“In today’s fast moving and fast changing world there is real risk that the generations end up as separate islands in our common land, not understanding or appreciating one another.

That would be not only a tragedy but a missed opportunity since each generation has much to give the others. Were the energy of youth able to bond with the experience of age anything might be possible.

We have to find every way that we can to encourage the different generations to care for each other, educate each other and above all understand each other. That is particularly important since they are going to be financially interdependent whether they like it or not, with the young supporting the pensions of the old and the old financing the education of the young.”

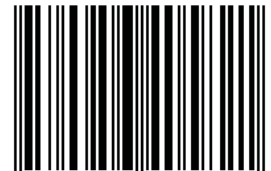
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