



Bricks, Mortar and Policy Perspectives for Intergenerational Living

“Britain has an epidemic of loneliness. Intergenerational living can help ameliorate this for the old and for the young too. The post-war British home was based on the nuclear family. It was all about intimacy at a distance. But that is changing. What was long seen as a necessity is now becoming a positive choice for many. Intergenerational living may offer emotional as well as financial stability, for example, grandparents often need company, but they can also help socialise difficult adolescents.”

Bryan Sanderson, CBE, Chairman of the Home Renaissance Foundation

This viewpoint is based on research published in *“Bricks and Mortar Across Generations: A Think Piece on Intergenerational Living in the United Kingdom”* in March 2015, and presented before the All-Party Parliamentary Group on Housing and Care for Older People in July 2015.

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Introduction

Intergenerational living is on the rise in the United Kingdom, perhaps to the greatest extent since the Victorian era. Rather than a return to the past, this may be part of a new economic and demographic age, characterised by strengthened “multigenerational bonds”¹ inside and outside the home. 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, rising house prices in much of the country since the financial crisis,² as well as youth unemployment, underemployment, and the difficulty faced by young people getting on the housing ladder. Other interrelated issues include crises in the care sector, both in terms of childcare and care of the elderly and under-occupation of the current housing stock. Intergenerational living may have a particular role to play in addressing the forgotten crisis of loneliness that spans the generations.

Health Secretary Jeremy Hunt’s recent speech at the Local Government Association Annual Conference highlighted the role of increased multigenerational living as a potentially important element in the future of the puzzle of care in the United Kingdom, referring to international comparisons with countries such as Japan where he reports that up to 65% of older people live in the same home as their children at present, as compared to only 16% in the United Kingdom.³ The Secretary appealed to “personal responsibility” in making care for older relatives and friends part of the daily lives of all citizens.

Emily Holzhausen, Director of Policy and Public Affairs at Carers UK stated in a recent report for the Centre for the Modern Family, that it is important not to “...romanticise the idea of families coming together to support each other”.⁴ Significant emotional, financial and practical strains on families can be a reality in intergenerational living contexts.⁵ However, this type of living arrangement may have benefits for some families, and it remains encouraging that multigenerational housing issues are being put on the policy map.

Our Research

In 2013, the Home Renaissance Foundation identified a need for policy research, not only to take stock of the challenges faced by multigenerational households and those who aspire to these living arrangements, but also, importantly, to look at how the existing policy infrastructure supports, and sometimes fails to support, multigenerational households and their members. The scope of our research included households where two or more adult generations, or a span of at least three generations reside together, thus including not only older people living with children, but also a younger generation of “boomerang children” living with a “sandwich generation” of parents later into adulthood as they struggle to get on the housing ladder, as well as young people living with older non-relatives to benefit financially and provide companionship and support.

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

² ONS (2014). *Comparison of regional house price indices before and after the financial crisis*. Released: 02 July 2014. www.ons.gov.uk/ons/rel/hpi/house-price-index/april-2014/info-hpi-comparison.html

³ Personal Responsibility. 1 July 2015. Department of Health and Health Secretary The Rt Hon Jeremy Hunt MP’s speech to the Local Government Association annual conference. <https://www.gov.uk/government/speeches/personal-responsibility>

⁴ The Centre for the Modern Family (2014). *Meet the Full Nesters*. September 2014. P. 20 http://reference.scottishwidows.co.uk/docs/cmfm_report_oct_2014.pdf

⁵ Ibid.

We examined current literature and international approaches to policy and practice, and consulted twenty-eight policy experts and practitioners in England, Scotland and Northern Ireland from medical professionals and financial advisors, care specialists, and leaders in housing associations.

A Thing of the Past or Path of the Future?

Our research indicated that intergenerational living does not appear to be merely a thing of the past. Motivations for living under one roof are diverse. The financial incentives of pooling resources may be a strong motivating factor, with around two-thirds of respondents naming finances as a driver for generations coming to live together. This confirms the popular understanding of intergenerational living as a means of “saving cash”, often in moments of life transition in particular. However, the need for informal care and support may be an equally important pull factor, with nearly two-thirds of respondents naming care and support needs, both in terms of eldercare and childcare, as a motivation for living together. Over one-quarter referred to the potential social and emotional benefits, while others spoke of 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.

Though intergenerational options remains largely countercultural, new social pressures – from longer life expectancy and what Lord Best has termed an “extended middle age”,⁶ to crises in the care sector, to under-occupation of the housing stock, to the truly alarming “epidemic” of loneliness and isolation that affects people of all ages, and older people in particular – may account for increased consideration of intergenerational options. Growth in the number of multi-family households has also been steeper than any other type of household in recent years.⁷ Lloyds TSB published figures in 2009 estimating that the tally of UK multigenerational homes had reached half a million.⁸ The ONS reports that the post-crisis economic squeeze, as well as cultural preferences, have certainly had a role to play in the rise of certain types of multigenerational households.⁹

Broader changes in relationships among the generations may also be an important aspect of this trend. As Professor Sir Cary Cooper stated in a recent report for the Centre for the Modern Family, “After generations of more fragmented families that went their own way, we are seeing a return of a greater inter-generational bond within families.”¹⁰ Other social thinkers speak of the increasingly vertical rather than horizontal forms of support across family generations.¹¹ The Royal Institute for British Architects has been at the forefront of highlighting the new horizons of intergenerational options, suggesting in their Silver Linings report that, “What is now necessity for some, is choice for others who (liberated by shifting social attitudes) are recognizing the mutual benefit this can bring.”¹²

⁶ Lord Best (2013). The Hanover@50 Debate. *Accommodating Our Extended Middle Age*. www.hanover50debate.org.uk/wp-content/uploads/2013/11/Lord-Best-Our-Extended-Middle-Age.pdf

⁷ ONS (2013) *Families and Households Statistical Bulletin*.

⁸ Lloyds TSB Insurance (2009). *Three-generation households*.

⁹ 289,000 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?* Release. Released: 06 February 2014. www.ons.gov.uk/ons/rel/census/2011-census-analysis/what-does-the-2011-census-tell-us-about-concealed-families-living-in-multi-family-households-in-england-and-wales/-summary.html

¹⁰ Centre for the Modern Family (2015). *Forever Young: The New Landscape of Later-life Planning*. P. 15

¹¹ Saraceno, C. (2008). *Families, Ageing and Social Policy: Intergenerational Solidarity in European Welfare States*. Cheltenham, Glos, UK, Edward Elgar. P. 7

¹² RIBA (2013). *Silver Linings: The Active Third Age and the City*. P. 16 www.architecture.com/Files/RIBAHoldings/PolicyAndInternationalRelations/BuildingFutures/Projects/SilverLinings.pdf

Part of a Broad Portfolio of Housing and Support Options

Our research made it clear that by no means are multigenerational households a “silver bullet” solution to challenges in the housing and care sectors. However, that may take up a more prominent place in the portfolio of support and housing options on offer. Our interviews indicated that intergenerational living does have some role, however small-scale, in meeting care needs (47%), especially in terms of informal care and low-level support, rather than supplementing formal care provision (emphasized by 33% of respondents). As one of our interviewees suggested: “Approaches like intergenerational living have a large, and unexpected role to play in preventing and delaying the need for formal care.”

Despite this, our research also showed that intergenerational living arrangements are not something that government recognizes or helps families to pursue, and that policymakers have been “behind the curve” on issues such as extended family living. The majority (94%) of our interviewees believed that current policy measures did not adequately address the particular challenges faced by intergenerational households. Though, home sharing programs for non-relatives were highlighted in the Government’s 2011 UK Housing Strategy¹³ and a Family Test for policy was introduced in 2015 with a scope inclusive of intergenerational support and care,¹⁴ multigenerational living has largely been excluded from the policy debate up to now.

Rising to the Challenge

As the Health Secretary also highlighted in his 2015 speech before the Local Government Association, other parts of the world are “waking up to the challenge”, through policies and practices that recognize, and sometimes incentivize, intergenerational options.¹⁵ One example is a program in the Netherlands allowing students to live rent-free in care homes in exchange for time spent and companionship with elderly residents. Some examples identified through our own research are multigenerational housing complexes with built-in health services and community spaces in the Spanish city of Alicante,¹⁶ an intergenerational social housing innovation fund in the Netherlands, and tax incentives and housing grants in Singapore for children living with or close to parents or grandparents.¹⁷ In the United States, local government has supported the development of grandfamily apartment block constructions¹⁸ and online intergenerational advice services are available on issues from home adaptation advice, to support for family relationships.¹⁹

¹³ HM Government (2011). *Laying the Foundations: A Housing Strategy for England*. November 2011. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7532/2033676.pdf

¹⁴ Department for Works & 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

¹⁵ Personal Responsibility. 1 July 2015. Department of Health and Health Secretary The Rt Hon Jeremy Hunt MP’s speech to the Local Government Association annual conference. <https://www.gov.uk/government/speeches/personal-responsibility>

¹⁶ Fernández, A. (2009). *Explorando la convivencia intergeneracional*. Ministerio de Trabajo y Asuntos Sociales: Instituto de Migraciones y Servicios Sociales, IMSERSO

¹⁷ Butts, Donna, L. L. Thang and A. Hatton Yeo (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>

¹⁸ Trivedi, C. (2011). *Legacy Revisited: Challenges and Opportunities in Providing Housing for Grandfamilies*. U.S. Department of Housing and Urban Development Headquarters. [www2.gu.org/Portals/0/documents/Conference/Presentation%20for%20GU%20July%202011%20update%20\(2\).pdf](http://www2.gu.org/Portals/0/documents/Conference/Presentation%20for%20GU%20July%202011%20update%20(2).pdf)

¹⁹ See *All in the Family: A Practical Guide to Successful Multigenerational Living*. Resources for Families. www.allinthefamilybook.us/resources-for-families/

There are also many lessons to be learned from intergenerational homeshare schemes for non-relatives that match students and young professionals with older homeowners to share housing and provide support and companionship in the space of the home. The UK's first national-level homesharing initiative began in the month of June with pilot schemes being run by Age UK Oxfordshire and Novus Homeshare, aided by substantial funding from Lloyds Bank Foundation and the Big Lottery Fund.²⁰ There is evidence, in global examples, that these types of programs may lead younger people to place greater value on intergenerational relationships and support within their own family and kin.²¹

Expanding Choice

A crucial finding of our research is that choice is essential in approaching multigenerational housing. Our interviewees were very clear that this is not something that families should be forced into. At the same time, the desire to live intergenerationally needs to be met by appropriate housing options. There has been identified demand for hybrid housing options in some of the areas with the highest levels of multigenerational living in London, such as Tower Hamlets.²² However, in a 2013 poll conducted for *The Daily Telegraph* by Barclays, despite two-thirds of respondents considering multigenerational homes to be a solution to an ageing population, more than half answered that they would need to move in order to house three generations under the same roof.²³

Choice implies addressing crucial barriers. Inadequate space and insufficient housing options were named by our interviewees as one of the biggest barriers to intergenerational living. Others include:

- Difficulties around securing funding for home adaptations from local authorities.
- Uncertainty about future care, housing needs and employment, making it difficult for families to invest in intergenerational options
- Concerns about inheritance tax on jointly owned property or in cases of property transfers.
- Issues surrounding security of housing tenure, which is also a significant concern in some forms of intergenerational living arrangements.

A Multi-sectoral Approach

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 accorded by aggregating the assessed importance of each sector on this scale (i.e. 5 score points are accorded to a sector when a respondent gave that sector a 5 on the scale of one to 5).

²⁰ Homeshare. The UK's First National Homeshare Programme.
www.lloydsbankfoundation.org.uk/our-programmes/issue-based-programme/homeshare

²¹ Butts, Donna, L. L. Thang and A. Hatton Yeo (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>

²² Tower Hamlets Older People's Housing Commission (2013). *Widening the Spectrum of Retirement Housing in Tower Hamlets*. January 2013. p. 13.

²³ From a survey of 2,000 adults. The Telegraph (2013). Three Generations living together to save cash. By Jessica Winch. 21 July 2013.

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

Our research indicates that the third sector, housing associations and local authorities may have particularly important roles in addressing barriers. Some key ideas for innovation in policy and practice have included:

- Developing a toolkit, as well as advice services addressing the financial, legal and relational elements of living under one roof, including benefits, tenancy and care assessment regulations.
- Developing dedicated counselling services with an intergenerational perspective to help families negotiate evolving needs and protect relationships.
- Housing associations undertaking needs assessments for intergenerational housing at the local level.
- Local Councils examining the possibility of tax breaks for intergenerational households.
- Making families aware of the implications of inheritance tax on jointly owned properties, or those inherited after a period of co-residence, and perhaps exploring how inheritance tax policy could account for co-residence in the seven-year period prior to property transfer.
- Evaluating the policies and regulations of local authorities to remove barriers to home adaptations, both in terms of internal features and extensions.
- Considering financial safeguarding mechanisms to protect financial assets in intergenerational ownership schemes.
- The financial sector spurring innovation in mortgage products, with extended terms and income requirement calculations for intergenerational homes, perhaps reminiscent of the Japanese multigenerational mortgage.

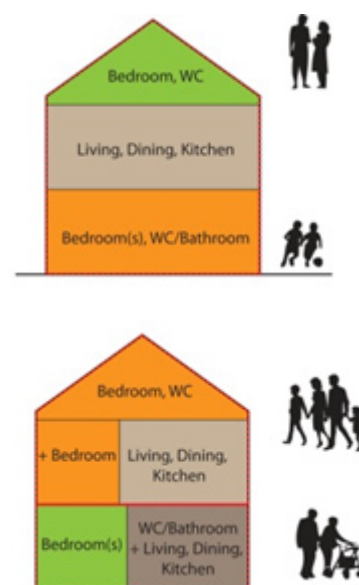
Highlighting the particular role of the housing sector in facilitating innovation in housing and design, our interviews indicate that one of the potential benefits of intergenerational living may be to provide increased dynamism to existing design concepts for the housing stock. Recent research with 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 aging parent moving in with an adult child while similarly accommodating the privacy of*

*individual family members.*²⁴ The courtyard house model common in Scandinavia, China and South America²⁵ is often referred to as a model of international best practice design, allowing for an open space for communal interaction, while bedroom and kitchen spaces are divided according to age and accessibility needs.

In the UK context, meeting intergenerational needs may imply the “reinvention” of the family home in terms of design.²⁶ The key features of emerging multigenerational typologies are shared facilities and flexibility.²⁷ This may include moveable partitions inside the unit as well as peripheral extensions to the home that can be rearranged as family needs evolve.²⁸ 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. Lifetime Homes, with intentionally multigenerational design, provide one concept of how to provide flexibility as care needs and mobility change over the lifecycle.²⁹

An understanding of the need for flexibility as well as sustainability, starting from first hand experience, motivated the Scottish firm NRGStyle, to develop a model of sustainable homes specifically designed for multigenerational living. The concept emerged from an understanding of financial squeeze faced by older people to pay for fuel bills. Others come from experiences within their own families. Older relatives were living in homes that were not equipped for changes in mobility and health, but they also preferred not to move into a care home. At the same time, with teenage children living at home themselves, 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 their first multigenerational lifetime home, ZEMCH109. The platform brings together the concepts of sustainability, multigenerational living and lifetime homes.



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

1. Sustainability³⁰
2. Multi-Generational Living
3. 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)³¹

²⁴ Gale, A., & Park, N-K. (2010). Desired and achieved privacy and interaction in multigenerational homes. *Housing and Society*, 37(1), p. 28.

²⁵ Farrelly, L. (2014). Redefining, reinventing and realigning design for demographic change. *Architectural Design*. 84, 8-13.

²⁶ RIBA (2013). *Silver Linings: The Active Third Age and the City*, p. 19.

²⁷ Ibid.

²⁸ Ibid.

²⁹ 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. Many local planning agencies have made these criteria mandatory for new buildings.

³⁰ As defined by the criteria of ZEMCH – Zero Energy Mass Custom Homes, www.zemch.org

³¹ See the “16 Design Criteria for the Lifetime Homes Standard”. The Lifetime Homes Standard (from 5 July 2010). www.lifetimehomes.org.uk/pages/revised-design-criteria.html

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

- Minimised 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 the corridor creates a staircase circulation route.
- The staircase is also fixed and, therefore, a permanent feature.³²

This model can be adapted for the needs of up to three generations, with the same house functioning in different and adapting to diverse circumstances. For example, 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 floor. Over the life course, spaces used for multigenerational occupation can also be transformed into spaces of work or living spaces depending on the context of family need.

Another example of innovation in intergenerational design in the UK is Beveridge Mews. In 2013, the Royal Institute of British Architects awarded a National Housing Award for the multigenerational social-housing project in Stepney Green, with hybrid family-sized homes designed with large shared living spaces to tackle problems of over-crowding in multigenerational households that had been living in small apartments elsewhere on the estate.³³ In Stratford, East London on the Queen Elizabeth Olympic Park, purpose built multigenerational accommodation has also been developed in recent years. The developments' flats were designed by PRP Architects for up to four generations living together and meet Lifetime Homes standards.³⁴

Conclusion

Our think piece proposed a Commission to assess the need for intergenerational housing options, and further explore the relationship between demand for this type of housing, affordability and support needs. If intergenerational living is to be a thing of the future, a multi-sectoral approach will be crucial to ensuring the best outcomes for families and individuals, especially those in caring roles. Making intergenerational living a more feasible option requires fresh perspectives and collaboration across sectors. In the words of Charles Handy:

“We are living in an age of multi-generation families. If we want the generations to support and help each other we need to make it easier by reviewing our housing designs and policies as well as taxation and benefit systems, none of which make allowance for families of more than two generations.”

Note

³² Content / Images courtesy of NRGStyle www.nrgstyle.com, member of ZEMCH Network www.zemch.org

³³ Beveridge Mews by Peter Barber Architects. *Architects Journal*. 14 March, 2013. www.architectsjournal.co.uk/beveridge-mews-by-peter-barber-architects/8644072.article

³⁴ Firth, K. and Patel, M. (2014), Regeneration for All Generations: The Queen Elizabeth Olympic Park. *Archit Design*, 84: 88–93. doi: 10.1002/ad.1733

The views expressed in this paper are those of the author and not necessarily those of the Housing LIN (Learning and Improvement Network).

About the Author

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About the Home Renaissance Foundation

Home Renaissance Foundation aims to promote and develop greater recognition of the importance of the work required to create a home that meets the fundamental needs of individual and family and its crucial role in creating a more humane society.

www.homerenaisancefoundation.org

About the Housing LIN

Previously responsible for managing the Department of Health's Extra Care Housing Fund, the Housing LIN is the leading 'learning lab' for a growing network of housing, health and social care professionals in England and Wales involved in planning, commissioning, designing, funding, building and managing housing, care and support services for older people and vulnerable adults with long term conditions.

Further information about the Housing LIN's comprehensive list of online resources on end of life care can be found at: www.housinglin.org.uk/Topics/browse/Housing/EndOfLifeCare/

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