

# SELECT COMMITTEE ON INTERGENERATIONAL FAIRNESS AND PROVISION

#### **Call for Evidence**

The House of Lords Select Committee on Intergenerational Fairness and Provision was established on 9 May 2018 and asked to report by 31 March 2019.

The concept of intergenerational fairness is under strain. Younger people are not experiencing the income progression that successive generations since the second World War have enjoyed. This has had an impact on home ownership, as house prices remain significantly out of step with average earnings. At the same time, we are living longer, creating additional costs for health and social care systems. For most of us that will mean working longer and retiring later. How should society respond to these challenges?

The Committee has decided to focus on issues of intergenerational fairness and provision across four key areas: jobs and the workplace, including in-work training and skills development; housing; the role of communities; and taxation.

In each case the Committee is seeking solutions which take account of the circumstances of all generations, recognising that decisions concerning older generations today will affect younger generations in a few years' time. Key to the Committee's considerations will be the motivation not to impoverish future generations.

The questions set out below are intended to provide a framework for those who wish to offer their views. **You need not answer all these questions**.

Information on how to submit evidence is set out below. If you have any questions or require adjustments to enable you to respond, please contact the Committee team: details also below.

It is helpful if opinions are supported by factual evidence where appropriate. Comparisons with practice in other countries are welcome.

The deadline for written evidence submissions is Monday 10 September 2018.

#### The Committee is seeking input on the following questions:

#### General

- I. Is the intergenerational settlement in the UK currently fair? Which generations are better off or worse off, and in which ways?
- 2. What are the future prospects for different generations in the light of current economic forecasting?

### Jobs and the workplace

- 3. To what extent do different generations have a better or worse experience of the labour market?
- 4. What needs to change to enable longer and fuller working lives for all? What role should employers play in providing solutions? What role can technology play?
- 5. What are the barriers to greater in-work training and skills development for all generations?

#### Housing

- 6. To what extent is intergenerational fairness impaired by the UK housing market?
- 7. What has driven the increase in the size of the private rented sector? Which generations are most affected by this and how?
- 8. How can we ensure that the planning system provides for properties appropriate for all generations, including older people?
- 9. How can the property wealth of older generations (parents and grandparents) be utilised to help younger generations (their children and grandchildren) access the property market? What would be the impact on intra-generational fairness of such schemes?
- 10. To what extent are initiatives to encourage down-sizing or intergenerational homesharing part of a viable solution to the housing shortage for younger generations?

#### Communities

- II. In what ways could more active communities help redress imbalances between generations? Are there opportunities for more non-state provided solutions to the challenges faced by an ageing society?
- 12. To what extent are new technologies and social media isolating different generations from each other? How can technology be harnessed to promote active communities working to redress imbalances between generations?

## **Taxation**

- 13. To what extent does the tax system take account of fairness between the generations? What changes, if any, should be made to the tax system to achieve a fair intergenerational settlement?
- 14. How does the Government's practice of running public finances on a cash flow rather than on a balance sheet basis affect the intergenerational settlement?

Written evidence should be submitted online using the written submission form available at <a href="https://www.parliament.uk/intergenerational-fairness-written-submissions-form">https://www.parliament.uk/intergenerational-fairness-written-submissions-form</a>

If you do not have access to a computer, you may submit a paper copy to: Clerk to the Select Committee on Intergenerational Fairness and Provision Committee Office, House of Lords, London SWIA 0PW

#### The deadline for written evidence is 10 September 2018.

Short, concise submissions, of no more than six pages, are preferred. A longer submission should include a one-page summary. Paragraphs should be numbered. Submissions should be dated, with a note of the author's name, and of whether the author is acting on an individual or corporate basis. All submissions made through the written submission form will be acknowledged automatically by email. NB This does not constitute formal acceptance of evidence by the Committee, which takes place when the Committee meets.

Personal contact details supplied to the Committee will be removed from submissions before publication but will be retained by the Committee staff for specific purposes relating to the Committee's work, such as seeking additional information.

Submissions become the property of the Committee which will decide whether to accept them as evidence. Evidence may be published by the Committee at any stage. It will normally appear on the Committee's website and will be deposited in the Parliamentary Archives.

Once you have received notification that your submission has been accepted as evidence and published by the Committee, you may publicise or publish it yourself, but in doing so you must indicate that it was prepared for the Committee. If you publish your evidence separately, you should be aware that you will be legally responsible for its content.

Certain individuals and organisations may be invited to appear in person before the Committee to give oral evidence. Oral evidence is usually given in public at Westminster and broadcast in audio and online. Persons invited to give oral evidence will be notified separately of the procedure to be followed and the topics likely to be discussed.

Substantive communications to the Committee about the inquiry should be addressed through the Clerk, whether or not they are intended to constitute formal evidence to the Committee. For all purposes please contact the Committee secretariat on <a href="https://doi.org/10.1007/journal.org/">HLIntergen@parliament.uk</a>.

# This is a public Call for Evidence. Please bring it to the attention of other groups and individuals who may not have received a copy direct.

You can follow the progress of the inquiry at <a href="https://www.parliament.uk/business/committees/committees-a-z/lords-select/intergenerational-fairness/">https://www.parliament.uk/business/committees/committees-a-z/lords-select/intergenerational-fairness/</a>